

TWENTY-FIFTH ANNUAL REPORT

OF THE

Auditor of State, of the State of Iowa.

ON

INSURANCE.

1894.

C. G. McCARTHY,

AUDITOR OF STATE,

Compiled from annual statements, for the year ending December 31, 1893.

DES MOINES:

G. H. RAGSDALE, STATE PRINTER,
1894.

STATE OF IOWA,
OFFICE OF THE AUDITOR OF STATE, }
DES MOINES, May 1, 1894.

To the General Assembly of Iowa:

GENTLEMEN—I herewith submit, for your consideration, the twenty-fifth annual insurance report showing the business transacted in Iowa during the year ending December 31, 1893, by all companies authorized to transact insurance business in this State.

Also detailed statements of each of the Iowa fire insurance companies, the Iowa life insurance companies, and the mutual benefit associations doing business in this State; also tables showing an analyzed and classified exhibit of the assets and liabilities of the different insurance companies transacting business in this State during the year 1893, that have filed annual statements in this department for the year 1894.

Respectfully,

C. G. MCCARTHY,

Auditor of State.

IOWA INSURANCE REPORT, 1894.

GENERAL REMARKS.

COMPANIES OTHER THAN LIFE.

One hundred and twenty fire insurance companies, one joint stock live stock insurance company, one steam boiler insurance company, four plate glass insurance companies, two fidelity insurance companies, one accident insurance company and four companies doing an employers' liability business, were authorized to do business in the State during the year 1893.

Of the fire insurance companies there were fourteen Iowa joint stock companies and six Iowa mutual companies, seventy-five joint stock companies, and one mutual company of other States, and twenty-four United States branches of foreign companies. There were also one hundred and thirty-seven mutual fire and tornado associations of this State transacting business herein as authorized under section 1160, of the Code of 1873 and amendments thereto.

Since submitting the twenty-fourth annual report on insurance, the following company has been authorized to transact its appropriate business in this State, viz: London Guarantee and Accident Company, United States branch, Chicago, Ill., to do an individual accident and employers' liability business.

Three companies have been authorized to transact hail insurance business in this State for the current year, viz: Alliance Hail and Cyclone Mutual Insurance Company, Austin, Minn.

Farmers' Coöperative Hail and Cyclone Association, Montevideo, Minn., and the Minnesota Farmers' Hail Insurance Company, Montevideo, Minn.

These companies are mutual in their plan and do a hail business exclusively, writing policies for less than a year—just upon the growing crop. Under the law of this State companies doing an exclusive hail business and writing policies for one year or less are not required to have any specified capital, assets or surplus.

For a full and complete statement of the business transacted by the various fire insurance companies doing business in this State during the year 1893, including gross assets, liabilities, income and expenditures, you are respectfully referred to fire insurance tables, one to five inclusive, herewith submitted.

The Burlington Insurance Company, of Burlington, Iowa, failing in a well-meant struggle to make good an impairment to its capital, was compelled in the first days of February to make a general assignment of its affairs to W. E. Blake of Burlington, Iowa. This company's business was spread out over a large territory, and unfortunately was in several States where the fire losses were most disastrous. In the effort to restrict its business it withdrew from the most undesirable territory, and by aggressive and energetic work in a more circumscribed field endeavored to make up the severe losses it had sustained. But it was too late; the end of the year found the company impaired. The stockholders used every means to raise money, that the impairment to the capital might be made up and the failure averted, but without avail. Under the law, claimants had until May 27th to file claims, hence at this writing I am not in possession of any information from the assignee as to the assets and liabilities of the company.

The Citizens' Insurance Company, of New York; City of London Fire Insurance Company, United States branch, Boston, Mass.; German Insurance Company, of Quincy, Ill.; Oakland Home Insurance Company, Oakland, Cal.; People's Fire Insurance Company, of Manchester, N. H.; and the United Firemen's Insurance Company, Philadelphia, Pa., have not applied for a renewal of their certificates of authority for the current year, either having reinsured the Iowa business or simply having ceased writing new business, are carrying the old business to the expiration of the risks.

The American Casualty Insurance and Security Company, of Baltimore, Md., doing in this State an employers' liability business, has failed. Its last annual statement as of December 31st, 1892, showed it to be possessed of \$1,000,000 paid up capital, and assets to the amount of \$2,607,675.76, yet within a year it was bankrupted.

The American Employers Liability Insurance Company, Jersey City, N. J., doing, as its name indicates, an employers' liability business, found that as a result of the prevailing business depression its business for the year 1893 had resulted in an impairment of its capital some \$130,000. Pending an adjustment of its affairs and the paying in of a sufficient sum to make good this impairment the company has not been authorized to do business in this State.

The Indemnity Fire Insurance Company, Davenport, Iowa, decided last October to write no new business, but to maintain its organization and capital, carry its risks to expiration, or reinsure them as it might deem best. It has done this and is rapidly closing up its affairs.

The year 1893 has proved a disastrous one to insurance companies as well as to the general business of the country. The fire insurance companies authorized to do business in Iowa in 1893 had assets December 31st, 1892, to the amount of \$225,907,484.86, and net surplus to the amount of \$60,305,996.56, while December 31st, 1893, the fire insurance companies doing business in the State had assets amounting to \$217,497,741.19, and net surplus amounting to \$51,886,776.66, a shrinkage in assets of \$8,409,743.67, and a shrinkage in surplus of \$8,419,219.90.

In view of the extraordinary fire losses during the past year it is not strange that capitalists and investors should hesitate to advance more money to insurance companies for the purpose of making good impairments of the capital stock. The less strange, too, when one considers the general depressed condition of all business, the demoralization of insurance rates and the invasions into the domain of legitimate insurance by those insurance pirates calling themselves Lloyds or individual underwriters.

To my mind these so-called "Lloyds" are amenable to the insurance laws of this State, and their representatives should be promptly arraigned in the courts and made to incur the penalties of the law for soliciting business and selling contracts of insurance for a concern that has not complied with the insurance laws of this State. The question of the legality of a contract of insurance made by a citizen of this State with a concern or an aggregation of individuals that has not complied with the insurance laws of the State, has, I believe never been determined by the supreme court of Iowa. These piratical Lloyds offer no proof that they are of that standard of solvency required by the laws of this State of all companies, associations or individuals, before they can be authorized to issue policies of insurance.

LIFE AND ACCIDENT COMPANIES.

During the year 1893 there were thirty-three life insurance companies authorized to transact their appropriate business in this State.

Of this number, three, the Travelers Life Insurance Company, the Aetna Life Insurance Company and the Pacific Mutual Life Insurance Company, do also an accident business, one, the Standard Life and Accident Insurance Company, does exclusively an accident business, and three, the Metropolitan Life Insurance Company, the Prudential Insurance Company of America, and the United States Industrial Life Insurance Company, do industrial life insurance.

Of the life insurance companies authorized during the past year four were Iowa companies—one joint stock and three mutual companies.

I call your attention to life insurance tables, one to three inclusive, which shows the business done, risks written and terminated during the year, and the financial standing of the several companies authorized to do a life business during the year 1893, and that have filed annual statements for a renewal of their certificates of authority for the current year of 1894.

Only one new life insurance company has been admitted to this State to transact its appropriate business, since the issuing of the last insurance report. This company, the Nederland Life Insurance Company, of Amsterdam, Holland, with its United States branch at New York, has just begun this year to do business in the United States, and has entered all the principal states.

The insurance journals, as well as some of the reports of the State Insurance Commissioners, have devoted considerable space to a discussion of the methods of some of the larger life insurance companies.

In some instances severe criticism is indulged and legislative remedies suggested. Inasmuch as the legislature of this State does not convene until 1896, I believe that any suggestion from me in this report would be ill-timed. It is my opinion, however, that reform in some of the practices of the larger life insurance companies is absolutely necessary. If the correction of some of the abuses is not brought about by the companies themselves—upon their own motion—it would seem to me that the legislatures of the various states should enact laws to compel them to, particularly the legislature of the state wherein the company or companies is located. I do not want to be understood as in any manner to refer

to the financial condition or the solvency of any of the companies. I disclaim any such intention. The annual statements of the companies give no indication of other than a solvent condition and increased business and assets.

The main lines along which I believe reform should be inaugurated are: A closer adherence to making the annual statement in conformity to the blank form furnished by the department, answering all questions therein contained, and eliminating from the income and disbursement account all fictitious entries, so that the accounts will show what the general public—the policy holder—expects them to show, viz: actual receipts and disbursements. There should be deducted from the assets of the companies any property, real or personal, that does not produce an income, and within a reasonable time the companies should dispose of that property.

Another, and by no means the least of the practices which in my judgment should be stopped, is the paying of such enormous commissions for new business. It has reached a point that is ruinous, in that under the present practice of many of the companies who pay commissions largely in excess of the expense loading for that purpose, they are compelled to encroach upon the surplus, depleting the fund that has been created by the persistent policy holder for his better protection. Of all the reforms that should be inaugurated this is the chief, and a statutory provision prohibiting the payment of a larger commission than the expense loading, would in my opinion be for the immediate benefit of the policy holders, and the ultimate benefit of the companies.

ASSESSMENT INSURANCE.

Fifty-one mutual benefit associations complied with the assessment insurance law of this State in 1893 and were authorized to transact their appropriate business.

Of this number nineteen were Iowa life assessment associations; five Iowa accident associations, and three, Iowa live stock insurance associations.

For a detailed statement of the financial condition and the business of the various assessment associations authorized to do business in Iowa you are respectfully referred to the last pages of this report.

The Illinois Masonic and Pythian Benevolent Society, Chicago, Ill., has not filed a statement and requested a renewal of its certificate of authority for the current year. It has done little or no business in Iowa since its admission. It has not discontinued business in other states and will carry all contracts to maturity.

The Fidelity Protective Union, Council Bluffs, Iowa, has dissolved its corporation, having transferred its membership to a solvent Iowa association.

The Business Men's Accident Association, Des Moines, Iowa, has ceased business and is closing up its affairs. It was scarcely started when, by the death of its secretary, it lost its chief promoter. The management soon after began to arrange to transfer the few contracts of insurance which it had outstanding.

The Columbian Accident Company, Chicago, Ill., did not survive the year for which it was named, and has reinsured its business under the direction of the Illinois Insurance Department.

The Union Fraternal Accident Association of Council Bluffs, Iowa, after a prolonged struggle found that it was not one of the "fittest," and did not survive the year 1893. It made assessments upon its members, paid the outstanding claims as per contract and voted by its members to dissolve the corporation.

Since the date of the last annual report the following associations complied with the law and were granted certificates of authority to transact their appropriate business herein:

Grand Lodge Ancient Order United Workmen of Iowa, Cedar Falls Iowa; Masons and Odd Fellows Union Aid Association, Manchester, Iowa; Iowa Mutual Accident Insurance Co., Nora Springs, Iowa; and Underwriters Mutual Accident Association, Des Moines, Iowa.

The secret of success in the management of live stock insurance associations does not seem to have been discovered by the promoters of these associations.

Several have been started within the last few years and only one mutual live stock insurance association has authority to transact business in this State at this writing.

The Importers and Breeders Mutual Live Stock Insurance Association, and the State Mutual Live Stock Insurance Association, both of Sioux City Iowa, have retired from active existence during the past year and are winding up their affairs.

INSURANCE LAWS.

CHAPTER 33 LAWS OF 1890.

DISCRIMINATION.

AN ACT to prevent discrimination in Life Insurance.

Be it enacted by the General Assembly of the State of Iowa:

SECTION 1. That no Life Insurance Company doing business in Iowa shall make or permit any distinction or discrimination in favor of individuals, between insurants of the same class and equal expectations of life in the amount or payment of premiums or rates charged for policies of life or endowment insurance, or in the dividends or other benefits payable thereon, or in any other of the terms and conditions of the contract it makes; nor shall any such company or any agent thereof make any contract of insurance or agreement as to such contract, other than is plainly expressed in the policy issued thereon; nor shall any such company or agent pay or allow, or offer to pay or allow; as inducement to insurance any rebate or premium payable on the policy, or any special favor or advantage in the dividends or other benefit to accrue thereon, or any valuable consideration or inducement whatever not specified in the policy contract of insurance.

SEC. 2. Every corporation or officer or agent thereof who shall wilfully violate any of the provisions of this act shall be fined in any sum not exceeding five hundred dollars (\$500) to be recovered by action in the name of the State and on collection paid into the county treasury for the benefit of the common school fund and a revocation of the license for three years.

SEC. 3. This act being deemed of immediate importance shall be in force from and after its publication in the *Leader and Register*, newspapers published in Des Moines, Iowa.

Approved April 17, 1890.

I hereby certify that the foregoing act was published in the *Iowa State Register* April 24th; and in the *Des Moines Leader* April —, 1890.

FRANK D. JACKSON, *Secretary of State.*

LAWS OF 1894.

CHAPTER 31.

AN ACT to declare void certain provisions in policies of fire insurance, and to require the auditor to refuse to authorize insurance companies whose policies contain such provisions to do business in this State.

Be it enacted by the General Assembly of the State of Iowa:

SECTION 1. That any provision, contract or stipulation contained in any contract policy of insurance, issued or made by any fire insurance company, association or corporation insuring any property within this state whereby it is provided or stipulated that the assured shall maintain insurance on any property covered by the policy to the extent of eighty per cent on the value thereof, or to any extent whatever, and any provision or stipulation in any such contract or policy of insurance that the assured shall be an insurer of the property insured to any extent; and any provision or stipulation in any such contract or policy to the effect that the assured shall bear any portion of the loss on the property insured, are hereby declared to be null and void, and the liability of the company, association or corporation issuing the policy, shall be the same as if no such agreement, stipulation or stipulations were contained in policy or contract.

SEC. 2. It shall be the duty of the Auditor of State to examine the form of all policy contracts hereafter issued or proposed to be issued by any Fire Insurance Company, association or corporation now authorized by law, or that may hereafter apply to be authorized, to transact the business of Fire Insurance in this State, and he shall refuse to authorize any such company, association or corporation to do business in this State, and shall not renew the authority, or certificates of any company, association or corporation authorized to do business in this State, whenever the form of policy contract issued, or proposed to be issued by any such company, association or corporation, contains any of the provisions or stipulations referred to in section one of this act, or provisions of a similar import.

SEC. 3. This act being deemed of immediate importance shall take effect and be in force from and after its publication in the Iowa State Register and Des Moines Leader, newspapers published in Des Moines, Iowa.

Approved April 26th, 1894.

I hereby certify that the foregoing act was published in the Iowa State Register May 5 and in the Des Moines Leader May 4, 1894.

W. M. McFARLAND, Secretary of State.

CHAPTER 32.

AN ACT to repeal section 6, of chapter 29, acts of the Twenty-fourth General Assembly amending section 1132 of the Code of Iowa, of 1873 relative to insurance, and to enact a substitute therefor in relation to accident or casualty insurance.

Be it enacted by the General Assembly of the State of Iowa:

SECTION 1. That Sec. No. 6, of chap. 29, acts of the 24th General Assembly amending section 1132 of the code of Iowa, of 1873, is hereby repealed, and the following section enacted in lieu thereof:

6. To make insurance against personal injuries, disablement, and death, resulting from traveling or general accidents by land or water; and also to insure employers against loss in consequence of accidents or casualties of any kind to employes, or other persons, or to property, resulting from any act of an employe, or from any accident or casualty to persons or property, or both, occurring in or connected with the transaction of their business, or from the operation of any machinery connected therewith; except such insurance as is provided for in paragraph 7 of said act.

SEC. 2. This act being deemed of immediate importance, shall be in force and effect from and after its publication in the Iowa State Register and Des Moines Leader, newspapers published in Des Moines, Iowa.

Approved April 24th, 1894.

I hereby certify that the foregoing act was published in the Iowa State Register May 1, and in the Des Moines Leader May 4, 1894.

W. M. McFARLAND, Secretary of State.

CHAPTER 33.

AN ACT relating to the investment of the funds of life insurance companies, and amendatory of section 1179 of the code as amended by chapter 94 of the Laws of the 22nd General Assembly.

Be it enacted by the General Assembly of the State of Iowa.

SECTION 1. That any life insurance company organized under the laws of the state of Iowa and doing business under chapter 5, title IX of the code of 1873, and any life association operating under chapter 65, Laws of the 21st General Assembly, may invest its funds in bonds and mortgages and other interest bearing securities, being first liens upon real estate within this state or in any other state in which such company is transacting an insurance business worth at least twice the amount to be loaned thereon, or secured, thereby, exclusive of improvements, or two and one-half

times the amount including the improvements; *provided* the buildings are constructed of brick or stone and provided that no buildings on such real estate shall be considered in estimating values except upon condition that during the existence of the loan the same shall be kept insured by the owner in some reliable fire insurance company or companies authorized to do business in Iowa, in a sum at least double the excess of the loan above one-half the value of the ground exclusive of the buildings thereon, such insurance to be payable in case of loss to the company so investing its funds as its interest may appear at time of loss. In loans upon its own policies, provided that the amount so loaned shall not exceed the net terminal reserve against said policies as provided in this chapter at the time such loan is made, and that all policies upon which loans are made shall have been issued and in force at least three years.

SEC. 2. All that part of section 1179 of the code of 1873, as amended by chapter 94 of the Laws of the 22nd General Assembly, and all that part of chapter 30 Laws of the 24th General Assembly, which is inconsistent with this act be and the same is hereby repealed.

SEC. 3. This act being deemed of immediate importance shall take effect and be in force from and after publication in the Iowa State *Register* and Des Moines *Leader*, newspapers published at Des Moines, Iowa.

Approved April 24, 1894.

I hereby certify that the foregoing act was published in the Iowa State *Register* May 8, and in the Des Moines *Leader* May 8, 1894.

W. M. MCFARLAND, *Secretary of State*.

PART I,

CONTAINING

Annual statements of Iowa Fire and Marine Insurance companies made to and filed with the Auditor of State, 1894.

Statistical tables, exhibiting the condition and business of all Insurance Companies, other than Life, transacting business in Iowa in 1893, and filing Annual Statements in 1894.

ANNUAL STATEMENT

For the year ending December 31, 1893, of the condition and affairs of the

ANCHOR MUTUAL FIRE INSURANCE COMPANY OF CRESTON, IOWA.

Organized under the laws of the State of Iowa, made to the Auditor of State, of the
State of Iowa, in pursuance of the laws of said State.

President, B. F. HEINLY.

Secretary, GEORGE J. DELMEGE.

[Organized or incorporated, July 1, 1889. Commenced business, July 18, 1889]

Principal office, Creston, Iowa.

CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....Mutual.
Whole amount of capital actually paid up in cash.....Mutual.

ASSETS.

Value of real estate owned by the company (less \$....., the amount of
encumbrance thereon).....None.
Loans on mortgage (duly recorded and being the first liens on the fee sim-
ple), upon which not more than one year's interest is due.....None.
Loans on mortgage (first liens), upon which more than one year's interest
is due (of which \$..... is in process of foreclosure).....None.
Interest due on all said mortgage loans, \$.....; interest accrued thereon,
\$.....; total.....None.
Value of lands mortgaged, exclusive of buildings and perishable im-
provements.....None.
Value of buildings mortgaged (insured for \$..... as collateral).....None.

Total value of said mortgaged premises.....None.

Cash in the company's principal office..... \$ 483.46

Cash belonging to the company deposited in bank:

Iowa State Savings Bank.....

Total..... 1,531.58

Interest due and accrued on stocks and bonds not included in "market
value"..... None.

Interest due and accrued on collateral loans..... None.

Gross premiums (as written in the policies) in course of collection, not
more than three months due.....None.

Premium notes taken for fire, lightning, wind-storm and tornado risks.... 102,361.80

Bills receivable, not more than six months past due..... 60.00

All other property belonging to the company, viz: Rents due and accrued,
\$.....; due from other companies for re-insurance, on losses already
paid, due from agents and other companies; total..... 1,825.35

The gross amount of all the assets of the company..... \$106,262.19

Amount which should be deducted from the above assets on account of bad and doubtful debts and securities, viz:

Total deductions.....	None.
Amount of premiums unpaid on policies which have been issued more than three months.....	None.
Aggregate amount of all the assets of the company, stated at their actual value.....	None.

LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due.....	\$ 1,870.00
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	None.
Losses resisted, including interest, costs and other expenses thereon.....	903.70
Total gross amount of claims for losses.....	\$ 2,863.70
Deduct re-insurance thereon.....	None.
Net amount of unpaid losses.....	\$ 2,863.70
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$....; unearned premiums (.. per cent).....	None.
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$....; unearned premiums (pro rata).....	None.
Gross premiums (including both cash and bills), received and receivable upon all unexpired inland navigation risks, \$....; unearned premiums (.. per cent).....	None.
Gross premiums (cash and bills) received and receivable on all unexpired marine risks.....	None.
Total unearned premiums as computed above.....	None.
Amount reclaimable by the insured on perpetual fire insurance policies, being per cent of the premium on deposit received.....	None.
Net premium reserve and all other liabilities, except capital, under the life insurance or any other special department.....	None.
Unused balances of bills and notes taken in advance for premiums on open marine and inland policies or otherwise, returnable on settlement.....	None.
Principal unpaid on scrip or certificates of profits which have been authorized or ordered to be redeemed.....	None.
Interest due and declared remaining unpaid or uncalled for.....	None.
Guarantee fund actually paid up in cash.....	17,365.80
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses.....	None.
Due and to become due for borrowed money.....	None.
All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz: Commissions and other charges due and to become due to agents and brokers on premiums paid and in course of collection, total.....	531.73
Total amount of all liabilities, except capital stock and net surplus.....	\$ 20,761.23
Joint stock capital actually paid up in cash.....	None.
Surplus beyond capital and all other liabilities.....	None.
Amount of such surplus which constitutes a permanent reserve fund, represented by scrip, which by the terms of its issue cannot be redeemed so as to diminish said reserve.....	None.
Aggregate amount of all liabilities, including paid up capital stock and net surplus.....	None.

INCOME DURING THE YEAR.

	For fire risks.
Gross premiums received in cash, without any deduction (including \$2,940.75 premiums of previous years).....	\$ 27,514.48
Deduct only re-insurance, rebate, abatement and return premiums.....	614.30
Net cash actually received for premiums.....	\$ 26,900.18
Bills and notes received during the year for premiums, remaining unpaid.....	None.
Received for interest on bonds and mortgages.....	None.
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	None.
Income received from all other sources, viz: Rents, guarantee fund assessments, etc. \$.....; total.....	2,752.30
Deposit premiums (less 5 per cent) received for perpetual fire risks.....	None.
Received for calls on capital, \$.....; for increased capital, \$.....; total.....	None.
Aggregate amount of income actually received during the year in cash.....	\$ 29,652.57

EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$2,500 losses occurring in previous years).....	\$ 9,316.81
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), \$.....; and all amounts actually received for re-insurance in other companies, \$1,569.68; total deductions.....	1,569.68
Net amount paid during the year for losses.....	\$ 7,747.13
Interest paid on cash advanced on guaranty fund notes.....	1,001.73
Scrip or certificates of profits redeemed in cash, \$....; interest paid to scrip holders, \$....; total.....	None.
Paid for commissions or brokerage.....	5,115.28
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employees.....	7,319.95
Paid for State and local taxes in this and other States.....	None.
All other payments and expenditures, viz: Rents, postage, stationery and printing, road expense, etc., \$.....; total.....	6,453.44
Amount of deposit premium returned during the year on perpetual fire risks.....	None.
Aggregate amount of actual expenditures during the year in cash.....	\$ 27,637.53

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$2,001,302.02	\$ 95,179.09
Written or renewed during the year.....	1,574,189.00	73,740.50
Total.....	\$3,575,391.02	\$ 168,919.59
Deduct those expired and marked off as terminated.....	483,717.83	20,208.57
In force at the end of the year.....	\$3,091,673.19	\$ 148,621.02
Deduct amount re-insured.....	55,720.16	935.75
Net amount in force.....	\$3,035,944.03	\$ 147,785.27

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Fire, marine and inland risks written.....	\$1,574,189.00
Premiums received (gross).....	73,740.50
Losses paid.....	9,316.81
Losses incurred.....	9,689.51

ANNUAL STATEMENT

For the year ending December 31, 1893, of the condition and affairs of the

CAPITAL INSURANCE COMPANY, OF DES MOINES,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, in pursuance of the laws of said State.

President, S. T. BERRY.

Secretary, J. K. GILCREST.

[Organized or incorporated, January 7, 1884. Commenced business, January 24, 1884.]

Principal office, Des Moines, Iowa.

CAPITAL.

Whole amount of joint stock or guaranteed capital authorized..... \$ 100,000.00
Whole amount of capital actually paid up in cash..... 25,000.00

ASSETS.

Value of real estate owned by the company (less \$..... the amount of encumbrance thereon)..... \$ 25,501.00
Loans on mortgage (duly recorded and being the first liens on the fee simple), upon which not more than one year's interest is due..... 11,682.61
Loans on mortgage (first liens), upon which more than one year's interest is due (of which \$998.62 is in process of foreclosure)..... 1,148.62
Interest due on all said mortgage loans, \$403.60; interest accrued thereon, \$515.28; total..... 918.88
Value of lands mortgaged, exclusive of buildings and perishable improvements..... \$ 36,400.00
Value of the buildings mortgaged (insured for \$4,300 as collateral) 12,700.00
Total value of said mortgaged premises..... \$ 49,100.00

Account of bonds of the United States, and of this State and of other States, and also of bonds of incorporated cities in this State, and of all other bonds and stocks, owned absolutely by the company:

	Total par value.	Total market value.
Producers' Building Association.....	\$ 50.00	\$ 50.00
Total par and market value.....		\$ 50.00
Cash in the company's principal office.....		1,668.42
Cash belonging to the company deposited in bank:		
Valley National Bank.....		11,959.86
Interest due and accrued on stocks and bonds not included in "market value".....		None.
Interest due and accrued on collateral loans.....		None.
Gross premiums (as written in the policies) in course of collection, not more than three months due.....		12,129.75

Gross premiums (as written in the policies) in course of collection, more than three months due..... \$ 3,769.12
Bills receivable, not matured, taken for fire, marine and inland risks (including \$984.45 interest accrued thereon)..... 13,289.98
Bills receivable, not more than six months past due (including \$119.50 interest accrued thereon)..... 3,107.15
Bills receivable, more than six months past due (including \$8,408.52 interest accrued thereon)..... 24,855.07
All other property belonging to the company, viz:
Rents due and accrued..... 391.00
Due from other companies for re-insurance on losses already paid, none;
maps, \$1,689.11; furniture and fixtures, \$1,380.88; supplies, \$5,734.97;
printing press, \$194.82; total..... 8,999.78

The gross amount of all the assets of the company..... \$ 119,561.24
Amount which should be deducted from the above assets on account of bad and doubtful debts and securities, viz: \$1,689.11, \$1,380.88, \$5,734.97, \$194.82; total deductions..... 8,999.78
Amount of premiums unpaid on policies which have been issued more than three months..... None.

Aggregate amount of all the assets of the company, stated at their actual value..... \$ 110,561.46

LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due..... \$ 4,429.14
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses..... None.
Losses resisted, including interest, costs and other expenses thereon..... None.

Total gross amount of claims for losses..... None.
Deduct re-insurance thereon..... \$ 1,750.00

Net amount of unpaid losses..... \$ 2,679.14
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$53,241.94; unearned premiums (40 per cent)..... \$ 21,296.78
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$90,703.27; unearned premiums pro rata)..... 36,281.27
Gross premiums (including both cash and bills), received and receivable upon all unexpired inland navigation risks, none; unearned premiums (.. per cent)..... None.
Gross premiums (cash and bills) received and receivable on all unexpired marine risks..... None.

Total unearned premiums as computed above..... 57,578.05
Amount reclaimable by the insured on perpetual fire insurance policies, being .. per cent of the premium on deposit received..... None.
Net premium reserve and all other liabilities, except capital, under the life insurance or any other special department..... None.
Unused balances of bills and notes taken in advance for premiums on open marine and inland policies or otherwise, returnable on settlement..... None.
Principal unpaid on scrip or certificates of profits which have been authorized or ordered to be redeemed..... None.
Interest due and declared remaining unpaid or uncalled for..... None.
Cash dividends to stockholders remaining unpaid..... None.
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses..... None.
Due and to become due for borrowed money..... None.

All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz: State, city, county or other taxes and assessment, \$.....; commissions, brokerage and other charges due and to become due to agents and brokers on premiums paid and in course of collection, \$.....; return premiums, \$.....; total..... None.

Total amount of all liabilities, except capital stock and net surplus..... \$ 60,357.19
 Joint-stock capital actually paid up in cash..... 25,000.00
 Surplus beyond capital and all other liabilities..... 25,304.27
 Amount of such surplus which constitutes a permanent reserve fund, represented by scrip, which by the terms of its issue cannot be redeemed so as to diminish said reserve..... None.

Aggregate amount of all liabilities, including paid up capital stock, and net surplus..... \$ 110,561.46

INCOME DURING THE YEAR.

	For fire risks.
Gross premiums received in cash, without any deduction (including \$..... premiums of previous years.....)	\$ 90,381.34
Deduct only re-insurance, rebate, abatement and return premiums.....	17,825.09
Net cash actually received for premiums.....	\$ 72,556.25
Bills and notes received during the year for premiums remaining unpaid.....	None.
Received for interest on bonds and mortgages.....	2,836.51
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	1,094.53
Income received from all other sources, viz: Rents, \$1,250.33; general accounts, \$2,731.88; total.....	3,982.21
Deposit premiums (less 5 per cent) received for perpetual fire risks.....	None.
Received for calls on capital, \$.....; for increased capital, \$.....; total.....	None.

Aggregate amount of income actually received during the year in cash..... \$ 80,469.80

EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$4,740 losses occurring in previous years).....	\$ 48,534.61
Deduct all amounts actually received for salvages (whether on losses of the last or on previous years, \$.....; and all amounts actually received for re-insurance in other companies, \$7,293.08; total deductions.....	7,293.08
Net amount paid during the year for losses.....	\$ 41,241.53
Cash dividends actually paid stockholders; (amount of stockholders' dividends declared during the year).....	None.
Scrip or certificates of profits redeemed in cash, none; interest paid to scrip-holders, none; total.....	None.
Paid for commissions or brokerage.....	15,338.61
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	11,070.20
Paid for State and local taxes in this and other State.....	346.75
All other payments and expenditures, viz: Legal expenses, advertising compact expenses, adjusting expenses, travelling expenses, postage, agents' certificates, expense and exchange; total.....	5,220.23
Amount of deposit premium returned during the year on perpetual fire risks.....	None.

Aggregate amount of actual expenditures during the year, in cash..... \$ 73,226.51

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$ 6,101,144.00	\$ 147,529.65
Written or renewed during the year.....	4,351,566.00	88,306.18
Total.....	\$ 10,452,710.00	\$ 235,835.83
Deduct those expired and marked off as terminated.....	4,215,994.00	81,886.86
In force at the end of the year.....	\$ 6,236,717.00	\$ 153,948.97
Deduct amount re-insured.....	499,066.00	10,003.76
Net amount in force.....	\$ 5,737,651.00	\$ 143,945.21

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Fire, marine and inland risks written.....	\$4,351,566.00
Premiums received (gross).....	88,306.18
Losses paid.....	48,534.61
Losses incurred.....	4 473.75

ANNUAL STATEMENT

For the year ending December 31, 1893, of the condition and affairs of the

COUNCIL BLUFFS INSURANCE COMPANY, OF COUNCIL BLUFFS.

Organized under the laws of the State of Iowa, made to the Auditor of State, of the State of Iowa, in pursuance of the laws of said State.

President, A. T. FLICKINGER.

Secretary, J. Q. ANDERSON.

[Organized or incorporated, March, 1881. Commenced business, May, 1881.]
 Principal office, Council Bluffs, Iowa.

CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$ 100,000.00
Whole amount of capital actually paid up in cash.....	25,000.00

ASSETS.

Value of real estate owned by the company (less \$..... the amount of encumbrance thereon).....	\$ 245.00
Loans on mortgage (duly recorded and being the first liens on the fee simple, upon which not more than one year's interest is due.....)	9,196.86
Loans on mortgage (first liens) upon which more than one year's interest is due (of which none is in process of foreclosure).....	13,452.11
Interest due on all said mortgage loans, \$.....; interest accrued thereon, \$6,431.90; total.....	6,431.90
Value of lands mortgaged, exclusive of buildings and perishable improvements.....	\$ 72,585.00
Value of the buildings mortgaged (insured for \$..... as collateral).....	11,700.00
Total value of said mortgaged premises.....	\$ 84,285.00

Account of stocks, bonds, and all other securities (except mortgages) hypothecated to the company as collateral security for cash actually loaned by the company, with the par and market value of the same, and the amount loaned on each.

	Total par value	Total market value	Amount loaned thereon
Stock First National Bank, Shenandoah, Iowa.....	\$ 2,000.00	\$ 3,400.00	
Stock First National Bank Grand Island, Neb.....	3,000.00	3,750.00	\$ 4,750.00
Total par and market value, and amount loaned thereon.....	\$ 5,000.00	\$ 7,150.00	\$ 4,750.00
Cash in company's principal office.....			304.25
Cash belonging to company deposited in bank:			
Citizens State Bank.....			202.87
Interest due and accrued on stocks and bonds not included in "market value".....			1,554.27
Interest due and accrued on collateral loans.....			None.
Gross premiums (as written in the policies) in course of collection, not more than three months due, and some more.....			11,307.49
Bills receivable, not matured, taken for fire, marine and inland risks (including \$219.42 interest accrued thereon).....			20,100.43
Bills receivable, not more than six months past due (including \$75.88 interest accrued thereon).....			2,511.87
Bills receivable, more than six months past due (including \$3,016.60 interest accrued thereon).....			40,333.75
All other property belonging to the company, viz: Rents due and accrued, none; due from other companies for re-insurance, on losses already paid, none; due from stockholders and others' accounts, \$1,772.69; personal property, \$185.11; furniture and fixtures, \$1,545; supplies, \$3,816.36; collection accounts, \$1,351.25; total.....			8,070.41
The gross amount of all the assets of the company.....			\$ 119,051.21
Amount which should be deducted from the above assets on account of bad and doubtful debts and securities, viz: \$627.96; \$10,083.43; \$6,897.72; total deductions.....			17,609.11
Amount of premiums unpaid on policies which have been issued more than three months.....			None.
Aggregate amount of all the assets of the company at their actual value.....			\$ 101,442.10

LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due.....	\$ 3,600.48
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	1,300.00
Losses resisted, including interest, costs and other expenses thereon.....	850.00
Total gross amount of claims for losses.....	\$ 5,750.48
Deduct re-insurance thereon.....	1,239.44
Net amount of unpaid losses.....	\$ 4,520.04
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$32,727.08; unearned premiums (40 per cent).....	\$ 13,090.83
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$85,142.40; unearned premiums (pro rata) 40 per cent.....	34,056.96
Gross premiums (including both cash and bills), received and receivable upon all unexpired inland navigation risks, \$.....; unearned premiums (.. per cent).....	None.

Gross premiums (cash and bills), received and receivable on all unexpired marine risks.....None.

Total unearned premiums as computed above.....	\$ 47,147.70
Amount reclaimable by the insured on perpetual fire insurance policies being .. per cent of the premium on deposit received.....	None.
Net premium reserve and all other liabilities, except capital, under the life insurance or any other special department.....	None.
Unused balances of bills and notes taken in advance for premiums on open marine and inland policies or otherwise, returnable on settlement.....	None.
Principal unpaid on scrip or certificates of profits which have been authorized or ordered to be redeemed.....	None.
Interest due and declared remaining unpaid or uncalled for.....	None.
Cash dividends to stockholders remaining unpaid.....	None.
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses.....	712.95
Due and to become due for borrowed money.....	None.
All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz: State, city, county, or other taxes and assessment, none; commissions, brokerage and other charges due and to become due to agents and brokers on premiums paid and in course of collection, \$1,383.81; return premiums, none; total.....	1,383.81

Total amount of all liabilities, except capital stock and net surplus.....	\$ 53,764.59
Joint stock capital actually paid up in cash.....	25,000.00
Surplus beyond capital and all other liabilities.....	22,677.51
Amount of such surplus which constitutes a permanent reserve fund, represented by scrip, which by the terms of its issue cannot be redeemed so as to diminish said reserve.....	None.
Aggregate amount of all liabilities, including paid up capital stock, and net surplus.....	\$ 101,442.10

INCOME DURING THE YEAR.

	For fire risks.
Gross premiums received in cash, without any deduction (including \$..... premiums of previous years).....	\$ 76,837.01
Deduct only re-insurance, rebate, abatement and return premiums.....	9,974.07
Net cash actually received for premiums.....	\$ 66,862.94
Bills and notes received during the year for premiums, remaining unpaid.....	None.
Received for interest on bonds and mortgages.....	3,188.38
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	None.
Income received from all other sources, viz: Rents, interest and fees; total.....	814.05
Deposit premiums (less 5 per cent) received for perpetual fire risks.....	None.
Received for calls on capital, none; for increased capital, none; total.....	None.
Aggregate amount of income actually received during the year in cash.....	\$ 70,865.37

EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$1,371.84 losses occurring in previous years).....	\$ 20,492.51
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), \$.....; and all amounts actually received for re-insurance in other companies, \$246.28; total deductions.....	246.28
Net amount paid during the year for losses.....	\$ 20,246.23
Cash dividends actually paid stockholders; (amount of stockholders' dividends declared during the year, \$8,000).....	8,000.00
Scrip or certificates of profits redeemed in cash, none; interest paid to scrip holders, none; total.....	None.
Paid for commissions or brokerage.....	13,091.93
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employes.....	12,649.78
Paid for State and local taxes in this and other States.....	234.76
All other payments and expenditures, viz: Expenses, \$1,905.41; express, postage and exchange, \$719.99; rent, \$420.00; undivided expenses, \$75.21; losses in court, \$55; total.....	3,175.61
Amount of deposit premium returned during the year on perpetual fire risks.....	None.
Aggregate amount of actual expenditures during the year, in cash.....	\$ 57,398.31

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year. \$	4,387,938.00	\$ 98,396.16
Written or renewed during the year.....	3,285,950.00	76,975.95
Total.....	\$ 7,673,888.00	\$ 175,372.11
Deduct those expired and marked off as terminated.....	2,345,676.00	54,785.38
In force at the end of the year.....	\$ 5,328,212.00	\$ 120,586.73
Deduct amount re-insured.....	132,547.00	2,717.25
Net amount in force.....	\$ 5,195,665.00	\$ 117,869.48

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Fire, marine and inland risks written.....	\$3,285,950.00
Premiums received (gross).....	76,975.95
Losses paid.....	20,492.51
Losses incurred.....	23,768.00

ANNUAL STATEMENT

For the year ending December 31, 1893, of the condition and affairs of the

DES MOINES INSURANCE COMPANY, OF DES MOINES, IOWA.

Organized under the laws of the State of Iowa, made to the Auditor of State, of the State of Iowa, in pursuance of the laws of said State.

President, J. G. ROUNDS.

Secretary, J. S. CLARK.

[Organized or incorporated, October, 1881. Commenced business, October, 1881.]

Principal office, Des Moines, Iowa.

CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$ 100,000.00
Whole amount of capital actually paid up in cash.....	25,000.00

ASSETS.

Value of real estate owned by the company (less \$5,000, the amount of encumbrance thereon).....	\$ 15,600.00
Loans on mortgage (duily recorded and being the first liens on the fee simple), upon which not more than one year's interest is due.....	35,214.00
Loans on mortgage (first liens), upon which more than one year's interest is due (of which \$4,550 is in process of foreclosure).....	8,323.00
Interest due on all said mortgage loans, \$644.10; interest accrued thereon, \$666.62; total.....	1,310.72
Value of lands mortgaged, exclusive of buildings and perishable improvements.....	None.
Value of the buildings mortgaged (insured for \$..... as collateral).....	None.
Total value of said mortgaged premises.....	None.

Account of bonds of the United States, and of this State and of other States, and also of bonds of incorporated cities in this State, and of all other bonds and stocks, owned absolutely by the company:

	Total par value.	Total market value.
Beigeb. g-Buttel Plano Co. certificate of stock.....	\$ 100.00	\$ 100.00
Des Moines Producers' Ass'n, certificate of stock.....	100.00	100.00
City of Des Moines, paving certificate.....	2,569.58	2,569.58
Total par and market value.....		\$ 2,769.58
Cash in company's principal office.....		11,231.36
Cash belonging to the company deposited in bank:		
Citizens National Bank.....		13,118.93
Interest due and accrued on stocks and bonds not included in "market value".....		128.48
Office furniture and fixtures.....		3,065.14
Gross premiums (as written in the policies) in course of collection, not more than three months due.....		17,085.34

Bills receivable, not matured, taken for fire, marine and inland risks (including \$5,148.42 interest accrued thereon).....	\$ 155,554.40
Bills receivable, not more than six months past due (including \$901.96 interest accrued thereon).....	10,912.42
All other property belonging to the company, viz: Rents due and accrued, \$66.58; due from other companies for re-insurance, on losses already paid, map, account, \$2,379.88; total.....	2,446.4
Bills receivable six months and not more than two years past due, including \$1,325.26 interest thereon.....	24,210.32
Bills receivable more than two years, including judgment and all interest and costs.....	59,791.83
Interest on bills receivable, \$6,081.10; costs on judgments, \$1,498.89; interest on judgments, \$7,105.07.....	
The gross amount of all the assets of the company.....	\$ 360,761.98
Amount which should be deducted from the above assets on account of bad and doubtful debts and securities, viz: \$3,065.14, \$29,895.91, 50 per cent discount; \$2,379.88; 25 per cent discount, \$6,052.58; total deductions.....	41,393.51
Amount of premiums unpaid on policies which have been issued more than three months.....	None.
Aggregate amount of all the assets of the company, stated at their actual value.....	\$ 319,368.47

LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due.....	\$ 4,132.38
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	1,250.00
Losses resisted, including interest, costs and other expenses thereon.....	600.00
Total gross amount of claims for losses.....	\$ 5,982.38
Deduct re-insurance thereon.....	1,150.00
Net amount of unpaid losses.....	\$ 4,832.38
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$.....; unearned premiums (.. per cent).....	None.
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$569,122.74; unearned premiums (pro rata) 40 per cent.....	227,649.00
Gross premiums (including both cash and bills), received and receivable upon all unexpired inland navigation risks, \$.....; unearned premiums (.. per cent).....	None.
Gross premiums (cash and bills) received and receivable on all unexpired marine risks.....	None.
Amount reclaimable by the insured on perpetual fire insurance policies, being .. per cent of the premium on deposit received.....	None.
Net premium reserve and all other liabilities, except capital, under the life insurance or any other special department.....	None.
Unused balances of bills and notes taken in advance for premiums on open marine and inland policies or otherwise, returnable on settlement.....	None.
Principal unpaid on scrip or certificates of profits which have been authorized or ordered to be redeemed.....	None.
Interest due and declared remaining unpaid or uncalled for.....	None.
Cash dividends to stockholders remaining unpaid.....	None.
Due and accrued for salaries, rent, advertising and for agency and other miscellaneous expenses.....	2,507.81
Due and to become due for borrowed money.....	None.

All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz:	
On re-insurance.....	\$ 7,221.17
Commissions, brokerage and other charges due and to become due to agents and brokers on premiums paid and in course of collection.....	1,820.49
Total amount of all liabilities, except capital stock and net surplus.....	\$ 244,030.04
Joint-stock capital actually paid up in cash.....	25,000.00
Surplus beyond capital and all other liabilities.....	50,337.53
Amount of such surplus which constitutes a permanent reserve fund, represented by scrip, which by the terms of its issue cannot be redeemed so as to diminish said reserve.....	None.
Aggregate amount of all liabilities, including paid up capital stock, and net surplus.....	\$ 319,368.47

INCOME DURING THE YEAR.

	Fire risks.
Gross premiums received in cash, without any deduction including \$66,028.88 premiums of previous years).....	\$ 279,738.21
Deduct only re-insurance, \$29,285.06; rebate, abatement and return premiums, \$26,253.24.....	46,538.30
Net cash actually received for premiums.....	\$ 233,199.91
Bills and notes received during the year for premiums, remaining unpaid.....	93,927.92
Received for interest on bonds and mortgages.....	3,738.67
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources: Paving certificates, \$582.17; collateral loans, \$57.30; bills receivable, \$3,505.24; judgments, \$351.....	4,038.32
Income received from all other sources, viz: Rents.....	761.92
Aggregate amount of income actually received during the year in cash.....	\$ 241,728.82

EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$3,450 losses occurring in previous years).....	\$ 157,920.04
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), \$.....; and all amounts actually received for re-insurance in other companies, \$18,290.49; total deductions.....	18,260.49
Net amount paid during the year for losses.....	\$ 139,659.55
Cash dividends actually paid stockholders (amount of stockholders' dividends declared during the year \$2,500).....	2,500.00
Scrip or certificates of profits redeemed in cash, none; interest paid to scrip holders, none; total.....	None.
Paid for commissions or brokerage.....	70,502.69
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employees: Office force, \$12,009.81; specials, \$8,633.36.....	21,543.17
Paid for State and local taxes in this and other States.....	951.24
All other payments and expenditures, viz: General expenses, \$2,423.14; printing, stationery and advertising, \$3,127.70; postage and exchange, \$2,688.78; traveling and adjusting expenses, \$5,947.15; attorney fees, \$375; building accounts, \$117; costs on judgments, \$201.22; profit and loss, \$381.50; interest on mortgages payable, \$300; total.....	15,551.49
Amount of deposit premium returned during the year on perpetual fire risks.....	None.
Aggregate amount of actual expenditures during the year, in cash.....	\$ 250,718.14

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$ 22,689,904.00	\$ 501,811.54
Written or renewed during the year	16,757,622.00	326,291.71
Total	\$ 39,447,526.00	\$ 828,103.25
Deduct those expired and marked off as terminated	10,900,753.00	149,168.25
In force at the end of the year.....	\$ 28,546,773.00	\$ 678,935.00
Deduct amount re-insured and suspensions.....	1,241,091.00	109,812.26
Net amount in force.....	\$ 27,305,682.00	\$ 569,122.74

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Fire marine and inland risks written.....	\$ 16,757,622.00
Premiums received (gross).....	326,291.71
Losses paid	157,920.04
Losses incurred	163,902.42

ANNUAL STATEMENT

For the year ending December 31, 1893, of the condition and affairs of the

DUBUQUE FIRE AND MARINE INSURANCE COMPANY, OF DUBUQUE

Organized under the laws of the State of Iowa, made to the Auditor of State, of the State of Iowa, in pursuance of the laws of said State.

President, THOS. CONNOLLY.

Secretary, N. J. SCHRUP.

[Organized or incorporated July 18, 1883. Commenced business July 18, 1883.]

Principal office, Dubuque, Iowa.

CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$ 100,000.00
Whole amount of capital actually paid up in cash	100,000.00
Value of real estate owned by the company (less \$, the amount of encumbrance thereon).....	None
Loans on mortgage (duly recorded and being the first liens on the fee simple), upon which not more than one year's interest is due.....	\$ 191,713.00
Loans on mortgage (first liens), upon which more than one year's interest is due (of which none is in process of foreclosure).....	28,985.95
Interest due on all said mortgage loans, \$2,856.27; interest accrued thereon, \$9,360.35; total.....	12,216.62
Value of lands mortgaged, exclusive of buildings and perishable improvements	\$ 470,400.00
Value of the buildings mortgaged (insured for \$177,750.00 as collateral).....	302,300.00
Total value of said mortgaged premises.....	\$ 772,700.00

Account of bonds of the United States, and of this State and of other states, and also of bonds of incorporated cities in this State, and of all other bonds and stocks, owned absolutely by the company.

	Total par value.	Total market value.	
Five (5) shares Julien House stock.....	\$ 500.00	\$ 375.00	
Three (3) shares Grand Opera House stock.....	300.00	150.00	
Bond of city of Dubuque.....	1,000.00	1,000.00	
Total par and market value.....	\$ 1,800.00	\$ 1,525.00	\$ 1,525.00
Account of stocks, bonds, and all other securities (except mortgages) hypothecated to the company as collateral security for cash actually loaned by the company, with the par and market value of the same, and the amount loaned on each:			
	Total par value.	Total market value.	Amount loaned thereon.

Ten (10) shares German State Bank stock, Dyersville.....	\$ 1,000.00	\$ 1,300.00	\$ 10,000.00
Ninety (90) shares Sheldon Bank stock, Sheldon, Iowa	9,000.00	11,250.00	
Five (5) shares Dubuque National Bank stock, Dubuque.....	500.00	500.00	4,000.00
Twenty-three (23) shares German Trust and Savings Bank, Dubuque	2,300.00	2,875.00	
Twenty (20) shares Building and Loan Association, 37th series, Dubuque.	2,000.00	1,000.00	
Real estate mortgage assigned.....	725.00	725.00	
One hundred (100) shares Dubuque Omnibus Company stock.....	5,000.00	5,000.00	1,700.00
Eighty (80) shares Julien House Company stock, Dubuque.....	8,000.00	6,000.00	5,000.00

Total par and market value, and amount loaned thereon.....	\$ 28,525.00	\$ 28,650.00	\$ 20,700.00	20,700.00
Cash in company's principal office.....				232.10
Cash belonging to the company deposited in bank:				
German Bank, Dubuque, \$6,019.84; Dubuque National Bank, \$2,513.18; Iowa Trust and Savings Bank, Dubuque, \$8,386.79; total.....				16,919.81
Interest due and accrued on stocks and bonds not included in "market value"				38.96
Interest due and accrued on collateral loans.....				1,005.18
Gross premiums (as written in the policies) in course of collection, not more than three months due.				4,921.46
Gross premiums (as written in the policies) in course of collection, not more than three months due, home office agency, Dubuque.....				5,670.58
Bills receivable, not matured, taken for fire, marine, and inland risks (including, none figured, interest accrued thereon).....				15,650.37
Bills receivable, not more than six months past due (including, none figured, interest accrued thereon).....				777.85
All other property belonging to the company, viz: Rents due and accrued, none; due from other companies for re-insurance, on losses already paid, none; office furniture, fixtures, supplies and maps.....				1,275.00
The gross amount of all the assets of the company.....			\$ 301,631.88	
Amount which should be deducted from the above assets on account of bad and doubtful debts and securities			1,275.00	
Amount of premiums unpaid on policies which have been issued more than three months.....			2,587.50	

Aggregate amount of all the assets of the company, at their actual value

\$ 300,356.88

TO BE ANSWERED BY COMPANIES DOING AN INSTALLMENT BUSINESS.

What amount of installment notes is owned and now held by the company?..... \$ 11,593.43
 Have any of these notes been hypothecated, sold or used in any manner as security for money loaned within the past year. If so, what amount?..... None.

LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due..... None.
 Gross losses in process of adjustment, or in suspense, including all reported and supposed losses..... \$ 5,916.10
 Losses resisted, including interest, costs and other expenses thereon..... None.
 Total gross amount of claims for losses..... \$ 5,916.10
 Deduct re-insurance thereon..... None.
 Net amount of unpaid losses..... \$ 5,916.10
 Gross premiums (including both cash and bills), received and receivable upon all unexpired inland navigation risks, \$142,305.78; unearned premiums (40 per cent)..... \$ 56,958.31
 Gross premiums (cash and bills), received and receivable on all unexpired marine risks..... None.
 Total unearned premiums as computed above..... \$ 56,958.31
 Amount reclaimable by the insured on perpetual fire insurance policies being .. per cent of the premium on deposit received..... None.
 Net premium reserve and all other liabilities, except capital, under the life insurance or any other special department..... None.
 Unused balances of bills and notes taken in advance for premiums on open marine and inland policies or otherwise, returnable on settlement..... None.
 Principal unpaid on scrip or certificates of profits which have been authorized or ordered to be redeemed..... None.
 Interest due and declared remaining unpaid or uncalled for..... None.
 Cash dividends to stockholders remaining unpaid..... None.
 Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses..... None.
 Due and become due for borrowed money..... None.
 All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz: State, city, county, or other taxes and assessment, none; commissions, brokerage and other charges due and to become due to agents and brokers on premiums paid and in course of collection, \$225.00; return premiums, none, total..... 225.00
 Total amount of all liabilities, except capital stock, and net surplus..... \$ 63,009.41
 Joint stock capital actually paid up in cash..... 100,000.00
 Surplus beyond capital and all other liabilities..... 137,257.47
 Amount of such surplus which constitutes a permanent reserve fund, represented by scrip, which by the terms of its issue cannot be redeemed so as to diminish said reserve..... None.
 Aggregate amount of all liabilities, including paid up capital stock, and net surplus..... \$ 300,356.88

TO BE ANSWERED BY COMPANIES DOING AN INSTALLMENT BUSINESS.

Amount of unearned premiums represented by installment notes, being the whole amount of such notes..... \$ 11,593.43

INCOME DURING THE YEAR.

	Fire risks.
Gross premiums received in cash, without any deductions (including \$14,716.12 premiums of previous years).....	\$ 84,090.80
Deduct only re-insurance, rebate, abatement and return premiums.....	13,404.49
Net cash actually received for premiums.....	\$ 71,286.40
Bills and notes received during the year for premiums remaining unpaid.....	7,665.05
Received for interest on bonds and mortgages.....	13,431.91
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	2,143.84
Income received from all other sources, viz: Rents, none; total.....	None.
Deposit premiums (less 5 per cent) received for perpetual fire risks.....	None.
Received for cash calls on capital, none; for increased capital, none; total.....	None.
Aggregate amount of income actually received during the year in cash.....	\$ 86,862.15

EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for loss (including \$3,111.57 losses occurring in previous years).....	\$ 39,258.63
Deduct all amounts actually received for salvages (whether on losses of the last or previous years), none; and all amounts actually received for re-insurance in other companies, \$2,879.65; total deductions.....	2,879.65
Net amount paid during the year for losses.....	\$ 36,378.98
Cash dividends actually paid stockholders: (amount of stockholders' dividends declared during the year).....	10,000.00
Scrip or certificate of profits redeemed in cash, none; interest paid to scrip holders, none; total.....	None.
Paid for commissions or brokerage.....	12,381.85
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	5,560.00
Paid for State and local taxes in this and other states.....	812.00
All other payments and expenditures, viz: Office rent, advertising, printing, postage, supplies, traveling expenses, etc.; total.....	3,056.03
Amount of deposit premium returned during the year on perpetual fire risks.....	None.
Aggregate amount of actual expenditures during the year in cash.....	\$ 69,088.86

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$ 7,422,828.00	\$ 142,986.90
Written or renewed during the year.....	4,708,942.00	85,282.81
Total.....	\$ 12,131,770.00	\$ 228,269.80
Deduct those expired and marked off as terminated.....	4,311,194.00	75,357.60
In force at the end of the year.....	\$ 7,820,576.00	\$ 152,912.20
Deduct amount re-insured.....	547,245.00	10,516.42
Net amount in force.....	\$ 7,273,331.00	\$ 142,395.78

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Fire, marine and inland risks written.....	\$4,425,540.00
Premiums received (gross).....	81,179.80
Losses paid.....	39,258.63
Losses incurred.....	42,163.16

ANNUAL STATEMENT

For the year ending December 31, 1893, of the condition and affairs of the

FARMERS INSURANCE COMPANY, OF CEDAR RAPIDS, IOWA,

Organized under the laws of the State of Iowa, made to the Auditor of State, of the State of Iowa, in pursuance of the laws of said State.

President, J. H. SMITH.

Secretary, JOHN B. HENDERSON.

[Organized or incorporated, October, 1860. Commenced business, October, 1860.]

Principal office, Cedar Rapids, Iowa.

CAPITAL.

Whole amount of joint stock or guaranteed capital authorized. \$ 100,000.00
Whole amount of capital actually paid up in cash. 100,000.00

ASSETS.

Value of real estate owned by the company (less \$....., the amount of encumbrance thereon)..... \$ 37,500.00
Loans on mortgage (duly recorded and being the first liens on the fee simple), upon which not more than one year's interest is due..... 216,130.13
Loans on mortgage (first liens), upon which more than one year's interest is due (of which none is in process of foreclosure)..... 14,200.00
Interest due on all said mortgage loans, \$6,065.75; Interest accrued thereon, \$9,082.16; total..... 15,147.91
Value of lands mortgaged, exclusive of buildings and perishable improvements \$ 432,005.00
Value of the buildings mortgaged (insured for \$168,375.00 as collateral) 239,450.00

Total value of said mortgaged premises \$ 691,455.00

Account of bonds of the United States, and of this State and of other States, and also of bonds of incorporated cities in this State, and of all other bonds and stocks owned absolutely by the company:

	Total par value.	Total market value.
Independent school district of Ames, Story county, Iowa.....	\$ 4,000.00	\$ 4,040.00
Independent school district of Cedar Rapids, Iowa.....	500.00	503.75
Cedar Rapids Electric & Light Power Co. (bonds).....	5,000.00	5,050.00
Cedar Rapids Electric Light & Power Co. (stock).....	2,000.00	2,000.00
North Angus Town Lot and Coal Company (stock).....	1,000.00	1,000.00

Total par and market value \$ 12,593.75

Cash in the company's principal office. 2,807.30

Cash belonging to the company deposited in bank:

Merchants National Bank, \$14,904.77; City National Bank, \$9,528.73; total.. 24,433.50

Gross premiums (as written in the policies) in course of collection, not more than three months due; balance general agent's account..... 25,388.14

Bills receivable, not matured, taken for fire, marine, and inland risks (including \$1,968.93 interest accrued thereon)..... \$ 100,656.29
Bills receivable, not more than six months past due (including \$344.25 interest accrued thereon)..... 7,853.26
All other property belonging to the company, viz: bills receivable past due taken for premiums, including those in judgments, \$119,896.00 (50 per cent)..... 59,933.00

The gross amount of all the assets of the company..... \$ 516,643.37

LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due \$ 11,304.49
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses..... 2,803.02
Losses resisted, including interest, costs, and other expenses thereon..... 600.00
Total gross amount of claims for losses \$ 14,697.51
Deduct re-insurance thereon..... 770.80

Net amount of unpaid losses..... \$ 13,836.71

Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, \$52,748.13; unearned premiums (40 per cent)..... \$ 21,099.26
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$755,163.15; unearned premiums (40 per cent)..... 302,041.26

Total unearned premiums as computed above..... \$ 323,140.52

All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz:

Commissions, brokerage and other charges due and to become due to agents and brokers, on premiums paid and in course of collection, \$.....; deferred commissions and policy fees (50 per cent); total. 1,168.07

Total amount of all liabilities, except capital stock, and net surplus \$ 338,145.30
Joint-stock capital actually paid up in cash..... 100,000.00
Surplus beyond capital and all other liabilities..... 78,498.07

Aggregate amount of all liabilities, including paid up capital stock, and net surplus..... \$ 516,643.37

INCOME DURING THE YEAR.

For fire risks.

Gross premiums received in cash, without any deduction (including \$79,446.78 premiums of previous years)..... \$ 262,964.50
Deduct only re-insurance, rebate, abatement and return premiums..... 28,710.18

Net cash actually received for premiums..... \$ 234,254.32

Bills and notes received during the year for premiums, remaining unpaid \$ 86,935.58

Received for interest on bonds and mortgages..... \$ 15,206.96

Received for interest and dividends on stocks and bonds, collateral loans, and from all sources..... 4,409.88

Income received from all other sources, viz: rents..... 1,515.00

Aggregate amount of income actually received during the year in cash \$ 255,386.16

EXPENDITURES DURING THE YEAR.

		On fire risks.
Gross amount actually paid for losses (including \$5,480.00 losses occurring in previous years).....	\$	121,570.45
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years) \$.....; and all amounts actually received for re-insurance in other companies, \$3,770.44; total deductions.....	\$	8,770.44
Net amount paid during the year for losses	\$	112,800.01
Cash dividends actually paid stockholders (amount of stockholders' dividends declared during the year).....		18,000.00
Paid for commission or brokerage.....		61,428.72
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....		33,650.00
Paid for State and local taxes in this and other States		3,523.50
All other payments and expenditures, viz: Printing, stationery, postage, and all other expenses		20,761.25
Aggregate amount of actual expenditures during the year in cash.	\$	250,163.48

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year....	\$ 38,575,233.00	\$ 804,321.13
Written or renewed during the year.....	13,290,007.00	269,946.89
Total	\$ 51,865,240.00	\$1,074,268.02
Deduct those expired and marked off as terminated.....	11,950,470.00	251,258.88
In force at the end of the year.....	\$ 39,914,761.00	\$ 823,019.14
Deduct amount re-insured.....	729,947.00	15,167.83
Net amount in force.....	\$ 39,184,814.00	\$ 807,851.31

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Fire, marine and inland risks written.....	\$13,290,007.00
Premiums received (gross).....	269,946.89
Losses paid.....	121,570.45
Losses incurred.....	120,927.16

ANNUAL STATEMENT.

For the year ending December 31, 1893, of the condition and affairs of the

FIDELITY INSURANCE COMPANY, OF DES MOINES, IOWA,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, in pursuance of the laws of said State.

President, D. D. FLEMING.

Secretary, S. G. LEE.

[Organized or incorporated, March 27, 1893. Commenced business March 27, 1893.]

Principal office, Des Moines, Iowa.

CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$	100,000.00
Whole amount of capital actually paid up in cash.....		25,000.00

ASSETS.

Loans on mortgage (duly recorded and being the first liens on the fee simple), upon which not more than one year's interest is due.....	\$	9,714.00
Loans on mortgage (first liens), upon which more than one year's interest is due (of which \$..... is in process of foreclosure).....		8,951.47
Interest due on all said mortgage loans, \$347.35; interest accrued thereon, \$470.09; total.....		817.44
Value of lands mortgaged, exclusive of buildings and perishable improvements.....	\$	52,400.00
Value of the buildings mortgaged (insured for \$1,700.00 as collateral).....		2,250.00
Total value of said mortgaged premises	\$	54,650.00
Cash in the company's principal office	\$	520.84
Cash belonging to the company deposited in bank:		
Capital City State Bank.....		7,019.63
Gross premiums (as written in the policies) in course of collection, not more than three months due.....		3,786.42
Bills receivable, not matured, taken for fire, marine, and inland risks (including \$95.82 interest accrued thereon).....		114,050.23
Bills receivable, not more than six months past due (including \$18.30 interest accrued thereon).....		3,250.04
All other property belonging to the company, viz: Rents due and accrued, \$.....; due from other companies for re-insurance on losses already paid, Council Bluffs Insurance Company.....		549.41
The gross amount of all assets of the company.....	\$	148,650.48
Aggregate amount of all the assets of the company, stated at their actual value.....	\$	148,650.48

LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$	2,719.50
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....		2,764.00
Losses resisted, including interest, costs, and other expenses thereon.....		2,750.00
Total gross amount of claims for losses.....	\$	8,233.50
Deduct re-insurance thereon, Council Bluffs Insurance Company and Anchor Insurance Company.....		986.50
Net amount of unpaid losses.....	\$	7,247.00
Gross premiums received and receivable upon all unexpired fire risks \$131,920.75; unearned premiums (pro rata).....	\$	52,768.30
Deduct amount paid for re-insurance \$3,386.73 @ 40 per cent.....		1,354.70
Total unearned premiums as computed above.....	\$	51,413.60
Total amount of all liabilities, except capital stock and net surplus	\$	58,660.60
Joint-stock capital actually paid up in cash.....		25,000.00
Surplus beyond capital and all other liabilities.....		64,908.88
Aggregate amount of all liabilities, including paid up capital stock and net surplus.....	\$	148,650.48

INCOME DURING THE YEAR.

	Fire risks.
Gross premiums received in cash, without any deduction (including \$..... premiums of previous years).....	\$ 45,836.54
Deduct only re-insurance, rebate, abatement and return premiums.....	2,521.53
Net cash actually received for premiums.....	\$ 43,315.01
Received for interest on bonds and mortgages	278.51
Received for calls on capital \$25,000.00; for increased capital \$.....; total.....	\$ 25,000.00
Aggregate amount of income actually received during the year in cash	\$ 43,593.52

EXPENDITURES DURING THE YEAR.

		On fire risks.
Gross amount actually paid for losses (including \$2,072.51 losses occurring in previous years).....	\$	19,331.62
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), \$.....; and all amounts actually received for re-insurance in other companies		1,942.54
Net amount paid during the year for losses.....	\$	17,389.08
Paid for commission or brokerage.....		9,199.57
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employes.....		8,834.43
Rent, printing, postage, traveling expenses, and all other items.....		4,690.64
Aggregate amount of actual expenditures during the year, in cash	\$	40,113.72

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year....	None.	None.
Written or renewed during the year	\$ 5,361,911.00	\$ 158,650.53
Total.....	\$ 5,361,911.00	\$ 158,650.53
Deduct those expired and marked off as terminated....	924,933.00	26,729.78
In force at the end of the year.....	\$ 4,436,978.00	\$ 131,920.75
Deduct amount re-insured.....	174,854.00	3,386.73
Net amount in force.	\$ 4,262,124.00	\$ 128,534.02

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Fire, marine and inland risks written.....	\$5,361,911.00
Premiums received (gross).....	158,650.53
Losses paid.....	19,331.62
Losses incurred.....	23,743.12

ANNUAL STATEMENT.

For the year ending December 31, 1893, of the condition and affairs of the

GERMAN MUTUAL FIRE INSURANCE COMPANY, OF SCOTT COUNTY,

Organized under the laws of the State of Iowa, made to the Auditor of State, of the State of Iowa, in pursuance of the laws of said State.

President, F. A. ROCHAU.

Secretary, M. J. ROHLFS.

[Organized or incorporated September 14, 1868. Commenced business December 1, 1868.]

Principal office, Davenport Iowa.

CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	Mutual
Whole amount of capital stock actually paid up in cash	Mutual

ASSETS.

Value of real estate owned by the company (less \$... .., the amount of encumbrance thereon).....	None.
Loans on mortgage (duly recorded and being the first liens on the fee simple), upon which not more than one year's interest is due.....	\$ 7,200.00
Value of lands mortgaged, exclusive of buildings and perishable improvements.....	\$ 23,400.00
Total value of said mortgaged premises.....	\$ 23,400.00
Cash in the company's principal office.....	None.
Cash belonging to the company deposited in bank.....	None.
Assessment on premium notes in course of collection, not more than three months due.....	545.00
Premium notes for fire insurance, according to section 1124, Code of 1873, on actual application for insurance.....	30,327.10
All other property belonging to the company, viz: Rents due and accrued, \$.....; Due from other companies for re-insurance, on losses already paid.....	None.

The gross amount of all the assets of the company.....	\$ 38,072.10
Amount which should be deducted from the assets on account of bad and doubtful debts and securities	None.

Aggregate amount of all the assets of the company, stated at their actual value.....	\$ 38,072.10
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LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due.....	None.
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	None.
Losses resisted, including interest, costs and other expenses thereon.....	None.
Total gross amount of claims for losses.....	None.
Deduct re-insurance thereon.....	None.
Premiums accumulation.....	\$ 7,430.00
Surplus beyond all liabilities.....	176.41
Premium notes held by the company for insurance, and to be returned at the expiration of the policy.....	30,327.10
Bank account overdrawn.....	138.59

Aggregate amount of all liabilities, including paid up capital stock and net surplus.....	\$ 38,072.10
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INCOME DURING THE YEAR.

Gross premiums received in cash for certificates for paid up premiums.....	\$ 7,360.00
Premium on other insurance.....	204.85
	\$ 7,564.85
Deduct only return certificates on expired policies.....	7,358.00
Net cash actually received for premiums.....	\$ 206.85
Received for interest on bonds and mortgages.....	559.00
Received for calls on capital, \$150.00; for increased capital, \$...; total.....	450.00
Aggregate amount of income actually received during the year in cash	\$ 1,215.94

EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses.....	\$ 545.00
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), \$...; and all amounts actually received for re-insurance in other companies.....	None.
Net amount paid during the year for losses.....	\$ 545.00

Cash dividends actually paid stockholders; (amount of stockholders' dividends declared during the year).....	None.
Scrap or certificates of profits redeemed in cash, none; interest paid to scrip holders.....	None.
Paid for re-appraisal of the insured property.....	\$ 689.40
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	350.00
Paid for State and local taxes in this State.....	100.00
All other payments and expenditures, viz: Stationery, office rent, advertisement.....	181.15
For extra work in secretary's office.....	315.00
Aggregate amount of actual expenditures during the year in cash.	\$ 2,180.55

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$1,619,988.00	\$.....
Written or renewed during the year.....	1,614,680.00	.....
Total.....	\$3,234,668.00	\$.....
Deduct those expired and marked off as terminated.....	1,619,988.00	7,556.70
Net amount in force.....	\$1,614,680.00	\$ 7,556.70

All our policies did expire December 1, 1893. The property insured during the time from December 1, 1888, to December 1, 1893, is re-appraised and new policies are issued, therefore the full deduction of insurance in force December 31, 1892.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Fire risks written.....	\$1,614,680.00
Premiums received (gross).....	7,556.70
Losses paid.....	545.00
Losses incurred.....	545.00

ANNUAL STATEMENT

For the year ending December 31, 1893, of the condition and affairs of the

HAWKEYE INSURANCE COMPANY OF DES MOINES.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, in pursuance of the laws of said State.

President, A. HOWELL.

Secretary, W. D. SKINNER.

[Organized or incorporated, March 15, 1865. Commenced business, March 15, 1865.]

Principal office, Des Moines, Iowa.

CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$ 100,000.00
Whole amount of capital actually paid up in cash.....	25,000.00

ASSETS.

Value of real estate owned by the company (less no incumbrance thereon).....	63,885.00
Loans on mortgage (duly recorded and being the first liens on the fee simple), upon which not more than one year's interest is due.....	305,947.71

Loans on mortgages (first liens), upon which more than one year's interest is due (of which \$2,553.84 is in process of foreclosure).....	\$ 32,403.84
Interest due on all said mortgage loans, \$3,271.94; interest accrued thereon, \$4,181.24; total.....	7,453.18
Value of lands mortgaged exclusive of buildings and perishable improvements.....	\$ 472,809.00
Value of the buildings mortgaged (insured for \$97,001.00 as collateral).....	142,550.00
Total value of said mortgaged premises.....	\$ 614,859.00
Account of bonds of the United States, and of this State and of other States, and also of bonds of incorporated cities in this State, and of all other bonds and stocks, owned absolutely by the company:	

	Total par value.	Total market value.
Five shares of Hurlburt, Hess & Co.....	\$ 500.00	\$ 500.00
Twenty shares of capital stock of Polk County Savings Bank.....	2,000.00	2,000.00
Forty shares of capital stock of Valley National Bank.....	4,000.00	8,000.00
Two shares of capital stock in Des Moines Producers' Building Association.....	100.00	100.00
Fifteen bonds Auburn Heights Land Company.....	15,000.00	.....
(Total market value, \$15,000.00.)		
Total cost to company.....		\$ 8,500.00
Total par and market value.....	\$ 21,600.00	\$ 10,600.00

Account of stocks, bonds, and all securities (except mortgages) hypothecated to the company as collateral security for cash actually loaned by the company, with par and market value of the same, and the amount loaned on each:

	Total market value.	Amount loaned thereon.
Collateral loans secured by a trust deed on 520 acres of land valued at \$160.00 per acre, or \$83,200.00, and encumbered for \$20,000.00.....	\$83,200.00	\$ 20,235.11
Collateral loans secured by mortgage on 80 acres of land valued at \$2,000.00 and unencumbered.....	2,000.00	700.00
Collateral loan secured by 60 shares of stock College Park Land Co., of Des Moines, valued at \$2,400.00 and unencumbered.....	2,400.00	618.00
Collateral loans secured by 2 bonds of Auburn Heights Land Co., of Des Moines, Iowa, valued at \$2,000.00.....	2,000.00	1,000.00
Total par and market value and amount loaned thereon.....	\$ 89,600.00	\$ 22,553.11
Cash in the company's principal office.....		\$ 17,047.31
Cash belonging to the company deposited in bank:		
Des Moines Savings Bank, \$9,000.00; Des Moines National Bank, \$5,000.00; States Savings Bank, \$3,000.00; Peoples Savings Bank, \$3,000.00; Valley National Bank, \$3,000.00, and Polk County Savings Bank, \$3,000.00, all of Des Moines, Iowa; total.....		\$ 26,000.00
Interest due and accrued on stocks and bonds not included in "market value".....		769.60
Amount of loans on personal and collateral security.....		308.00
Interest due and accrued on collateral loans.....		197.02
Gross premiums as written in the policies in course of collection, not more than three months due.....		\$ 15,182.07
Gross premiums as written in the policies in course of collection and over three months due.....		12,589.92
		\$ 27,771.99

Bill receivable, not matured, taken for fire, marine, and inland risks (including \$2,866.96 interest accrued thereon).....	109,688.50
Bills receivable, not more than six months past due (including \$688.66 interest accrued thereon).....	12,226.61
Bills receivable over six months past due, including those in judgment and all interest and costs thereon.....	120,994.06
All other property belonging to the company, viz: Rents due and accrued, \$231.00; due from other companies for re-insurance, on losses already paid, none; total.....	231.00
Personal property owned by the company, including law library.....	2,303.18
Office effects, including two large fire proof safes, and one burglar proof safe; total.....	5,006.44
The gross amount of all the assets of the company.....	\$ 673,947.15
Amount which should be deducted from the above assets on account of bad and doubtful debts and securities.....	68,371.67
Aggregate amount of all the assets of the company, stated at their actual value.....	\$ 605,575.48

LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due.....	None
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$ 6,793.21
Losses related, including interest, costs and other expenses thereon.....	2,281.66
Total gross amount of claims for losses.....	9,074.87
Deduct re-insurance thereon.....	692.22
Net amount of unpaid losses.....	\$ 8,472.65
Gross premiums received and receivable upon unexpired fire risks running one year or less from date of policy, viz: \$212,856.13; unearned premiums, (40 per cent).....	\$ 85,142.45
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, viz: \$896,596.79; unearned premiums (40 per cent).....	278,638.71
Total.....	\$ 363,781.16
Deduct amount paid for re-insurance thereof, viz: \$35,500.81, (40 per cent thereof).....	14,200.32
Total unearned premiums as computed above.....	\$ 349,580.84
Amount reclaimable by the insured on perpetual fire insurance policies being (....) per cent of the premium on deposit received.....	None.
Net premium reserve and all other liabilities, except capital, under the life insurance or any other special department.....	None.
Unused balances of bills and notes taken in advance for premiums on open marine and inland policies or otherwise, returnable on settlement.....	None.
Principal unpaid on script or certificates of profits which have been authorized or ordered to be redeemed.....	None.
Interest due and declared remaining unpaid or uncalled for.....	None.
Cash dividends to stockholders remaining unpaid.....	None.
Due and accrued for salaries, rent, advertising and for agency and other miscellaneous expenses.....	None.
Due and to become due for borrowed money.....	None.
All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz: State, city, county, and other taxes and assessment, none; commissions, brokerage and other charges due and to become due to agents and brokers on premiums paid and in course of collection, none; return premiums.....	None.
Total amount of all liabilities except capital stock and net surplus.....	\$ 352,053.49

Joint-stock capital actually paid up in cash.....	25,000.00
Surplus beyond capital and all other liabilities.....	222,521.99
Aggregate amount of all liabilities, including paid up capital stock and net surplus.....	\$ 605,575.48

INCOME DURING THE YEAR.

	Fire risks.	
Gross premiums received in cash, without any deductions (including \$82,768.63 premiums of previous years).....	\$ 274,674.42	
Deduct only re-insurance, rebate, abatement and return premiums.....	30,467.86	
Net cash actually received for premiums.....	\$ 244,206.56	
Bills and notes received during the year for premiums remaining unpaid.....	103,584.66	
Received for interest on bonds and mortgages.....	17,765.95	
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	5,111.94	
Income received from all sources, viz: Rents, \$2,243.00.....	2,243.00	
Deposit premiums (less five per cent) received for perpetual fire risks.....	None.	
Received for calls on capital, none; for increased capital.....	None.	
Aggregate amount of income actually received during the year in cash.....	\$ 269,327.45	

EXPENDITURES DURING THE YEAR.

	On fire risks.	
Gross amount actually paid for losses (including \$5,247.00 losses occurring in previous years).....	\$ 104,057.20	
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), none; and all amounts actually received for re-insurance in other companies, \$6,174.27; total deductions.....	6,174.27	
Net amount paid during the year for losses.....	\$ 97,882.93	\$ 97,882.93
Cash dividends actually paid stockholders (amount of stockholders' dividends declared during the year, \$30,000.00).....		30,000.90
Script or certificates of profits redeemed in cash, none; interest paid to scrip holders.....	None.	
Paid for commissions or brokerage.....		72,510.19
Paid for salaries, fees, and all other charges of officers, clerks, agents, and other employees.....		40,933.35
Paid for state and local taxes in this and other states.....		3,207.43
All other payments and expenditures, viz: Expressage and telegrams, \$308.22; legal expenses, \$1,159.88; postage, \$2,535.42; stationery and printing, \$4,083.24; travelling expenses, \$6,252.18; repairs on office, \$930.00; exchange, \$737.47; sundries, gas, fuel, etc., \$2,423.04; worthless notes and accounts charged to profit and loss, \$10,550.40; total.....		28,979.01
Aggregate amount of actual expenditures during the year, in cash.....	\$ 273,513.81	

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$ 44,352,242.00	\$ 890,490.46
Written or renewed during the year.....	15,630,431.00	294,388.10
Total.....	\$ 59,972,673.00	\$ 1,184,878.56
Deduct those expired and marked off as terminated.....	15,125,609.00	284,425.64
In force at end the year.....	\$ 44,847,064.00	\$ 900,452.92
Deduct amount re-insured.....	1,925,279.00	55,500.81
Net amount in force.....	\$ 42,921,785.00	\$ 874,952.11

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Fire, marine and inland risks written	\$ 15,620,431.00
Premiums received (gross).....	294,388.10
Losses paid.....	97,882.93
Losses incurred.....	101,108.85

ANNUAL STATEMENT.

For the year ending December 31, 1893, of the condition and affairs of the

IOWA FIRE INSURANCE COMPANY, OF DES MOINES.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, in pursuance of the laws of said State.

President, FRANK T. CAMPBELL.

Secretary, JAS. N. MILLER.

[Organized or incorporated, April 29, 1892. Commenced business, May 1, 1892.]

Principal office, Des Moines, Iowa.

CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$ 100,000.00
Whole amount of capital actually paid up in cash.....	26,500.00

ASSETS.

Loans on Mortgage (duly recorded and being the first liens on the fee simple), upon which not more than one year's interest is due.	\$ 28,450.00
Interest due on all said mortgage loans, \$223.25; interest accrued thereon, \$1,071.43; total.....	1,294.68
Value of lands mortgaged, exclusive of buildings and perishable improvements.	\$ 66,567.00
Value of the buildings mortgaged (insured for \$14,850.00 as collateral).....	20,200.00

Total value of said mortgaged premises.....\$ 88,797.00

Account of stocks, bonds, and all other securities (except mortgages) hypothecated to the company as collateral security for cash actually loaned by the company, with the par and market value of the same, and the amount loaned on each:

	Total market value.	Amount loaned thereon.	
Loan on property at Lima, Ohio, secured by mortgage and guarantee.....	\$ 2,000.00	\$ 1,500.00	
Loan on property at Campbell, Nebraska, secured by mortgage and guarantee.....	6,000.00	1,203.67	
Loan on E ¼ lot 27, block 47, Stevens' Addition to Des Moines (first mortgage, \$500.00).....	1,000.00	175.00	
Total par and market value, and amount loaned thereon.....	\$ 9,000.00	\$ 2,878.67	\$ 2,878.67
Cash in the Company's principal office.			917.85
Cash belonging to the company deposited in bank: American Savings Bank, Des Moines, Iowa, total.....			5,047.46
Interest due and accrued on stocks and bonds not included in "market value".....			180.00

Gross premiums in course of collection, not more than three months due..	\$ 7,380.18
Bills receivable, not matured, taken for fire, marine and inland risks (including \$562.00 interest accrued thereon).....	1,236.95
All other property belonging to the company, viz: Maps.....	500.00

The gross amount of all the assets of the company.....	\$ 47,885.88
Amount which should be deducted from the above assets on account of bad and doubtful debts and securities, viz: \$300.00; total deductions...	500.00

Aggregate amount of all the assets of the company, stated at their actual value.....	\$ 47,385.88
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LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due.....	\$ 200.00
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	1,600.00
Losses resisted, including interest, costs and other expenses thereon.....	500.00
Total gross amount of claims for losses.....	\$ 2,300.00
Deduct re-insurance thereon.....	700.00

Net amount of unpaid losses.....	\$ 1,600.00
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$13,922.30; unearned premiums (40 per cent).....	\$ 17,208.92

Total unearned premiums as computed above.....	\$ 17,208.92
All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz.: State, city, county or other taxes and assessment, \$; commissions, brokerage and other charges due and to become due to agents and brokers on premiums paid and in course of collection, \$1,476.18; total....	\$ 1,476.18

Total amount of all liabilities, except capital stock, and net surplus	\$ 20,285.10
Joint-stock capital actually paid up in cash.....	26,500.00
Surplus beyond capital and all other liabilities.....	600.78

Aggregate amount of all liabilities, including paid up capital stock and net surplus.....	\$ 47,385.88
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INCOME DURING THE YEAR.

	For fire risks.
Gross premiums received in cash, without any deduction (including \$ premiums of previous years).....	\$ 45,301.66
Deduct only re-insurance, rebate, abatement and return premiums.....	5,503.46
Net cash actually received for premiums.....	\$ 39,798.20
Bills and notes received during the year for premiums, remaining unpaid.....	\$ 961.32
Received for interest on bonds and mortgages.....	1,272.45
Aggregate amount of income actually received during the year in cash.....	\$ 41,070.65

EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$; losses occurring in previous years).....	\$ 15,053.54
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), \$; and all amounts actually received for re-insurance in other companies, \$768.68; total deductions.....	768.68
Net amount paid during the year for losses.....	\$ 14,284.86

Paid for commissions or brokerage.....	10,977.58
Paid for salaries, fees and all other charges of officers, clerks, agents and all other employes.....	3,893.27
All other payments and expenditures, viz.: General expenses, \$434.76; traveling expenses, \$721.92; rent, \$540.00; printing, \$800.32; adjustments, \$536.33; total.....	3,033.33
Aggregate amount of actual expenditures during the year in cash. \$	32,189.04

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year..	\$ 606,534.00	\$ 9,292.18
Written or renewed during the year.....	3,345,323.00	53,233.80
Total	\$3,951,857.00	\$ 62,525.98
Deduct those expired and marked off as terminated.....	1,666,235.00	18,329.29
In force at the end of the year.....	\$2,285,622.00	\$44,196.69
Deduct amount re-insured.....	\$ 72,340.00	\$ 1,174.39
Net amount in force.....	\$2,213,282.00	\$ 43,022.30

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire Risks.
Fire, marine and inland risks written.....	\$3,345,323.00
Premiums received (gross).....	53,233.80
Losses paid.....	14,284.86
Losses incurred.....	15,884.86

ANNUAL STATEMENT.

For the year ending December 31, 1893, of the condition and affairs of the

IOWA STATE INSURANCE COMPANY, OF KEOKUK.

Organized under the laws of the State of Iowa, made to the Auditor of State, of the State of Iowa, in pursuance of the laws of said State.

President, SMITH HAMILL.

Secretary, HOWARD TUCKER.

[Organized or incorporated January, 1855. Commenced business July, 1855.]

Principal office, Keokuk.

CAPITAL.

Whole amount of joint stock or guaranteed capital authorized	Mutual
Whole amount of capital actually paid up in cash.....	Mutual

ASSETS.

Value of real estate owned by the company (less none, the amount of encumbrance thereon)	\$ 8,000.00
Loans on mortgage (first liens), upon which more than one year's interest is due (of which \$..... is in process of foreclosure).....	None.
Cash in the company's principal office.....	\$34.09

Cash belonging to the company deposited in bank:

Keokuk National Bank	\$ 48,679.49
Interest due and accrued on collateral loans.....	None.
Gross premiums (as written in the policies), in course of collection, not more than three months due	11,508.16
Premium notes, \$899,292.51; less assessments paid, \$243,315.18.....	655,977.33
All other property belonging to the company, viz: Rents due and accrued, \$.....; Due from other companies for re-insurance, on loss already paid, office furniture and fixtures and maps.....	1,760.99
Total amount of judgments	\$ 25,113.70
Judgments not more than two years old.....	7,514.65
The gross amount of the assets of the company.....	\$ 666,760.06
Amount which should be deducted from above assets on account of bad and doubtful debts and securities.....	1,760.99
Aggregate amount of all the assets of the company, not stated at their actual value	\$ 664,999.07

LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due.....	None.
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$ 3,410.00
Losses resisted, including interest, costs and other expenses thereon.....	3,550.00
Total gross amount of claims for losses.....	\$ 6,960.00
Net amount of unpaid losses.....	\$ 6,960.00
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks \$.....; unearned premiums (..... per cent).....	None.
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$.....; unearned premiums (pro rata)	None.
Gross premiums (including both cash and bills) received and receivable upon all unexpired inland navigation risks, \$.....; unearned premiums (..... per cent).....	None.
Gross premiums (cash and bills), received and receivable on all unexpired marine risks.....	None.

Total unearned premiums as computed	None.
Amount reclaimable by the insured on perpetual fire insurance policies being (.....) per cent of the premium on deposit received.....	None.
Net premium reserve and all other liabilities, except capital, under the life insurance or any other special department.....	None.
Unused balances of bills and notes taken in advance for premiums on open marine and inland policies or otherwise, returnable on settlement.....	None.
Principal unpaid on script or certificate of profits which have been authorized or ordered to be redeemed.....	None.
Interest due and declared remaining unpaid or uncalled for.....	None.
Cash dividends to stockholders remaining unpaid.....	None.
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses.....	None.
Due and to become due for borrowed money	None.
All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz: State, city county, or other taxes and assessment, none; commissions, brokerage and other charges due and to become due to agents and brokers on premiums paid and in course of collection, none; return premiums	None.

Total amount of all liabilities, except capital stock and net surplus.....\$ 6,960.00

INCOME DURING THE YEAR.

	Fire risks.
Gross premiums received in cash, without any deductions (including premiums of previous years)	\$ 96,549.40
Deduct only return premiums	394.41
Net cash actually received for premiums	\$ 96,154.99
Bills and notes received during the year for premiums, remaining unpaid	\$ 207,074.80
Received for interest from all sources	\$ 614.68
Income received from all other sources, viz: Rents, real estate, discounts, policy and survey fees, etc.	2,836.69
Aggregate amount of income actually received during the year in cash	\$ 99,605.86

EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$2,107.73 losses occurring in previous years)	\$ 37,848.07
Net amount paid during the year for losses	\$ 37,848.07
Paid for commissions or brokerage	21,248.95
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employes	24,028.08
All other payments and expenditures, viz: Printing, stationery, rents, postage, furniture and fixtures, etc.	\$ 5,810.39
Real estate	7,586.08
Aggregate amount of actual expenditures during the year, in cash	\$ 96,501.57

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 17,345,946.74	\$ 807,091.35
Written or renewed during the year	3,734,503.84	209,597.14
Total	\$ 21,080,450.58	\$1,016,688.49
Deduct those expired and marked off as terminated	2,629,357.88	175,223.69
In force at the end of the year	\$ 18,451,092.70	\$ 841,464.80
Net amount in force	\$ 18,451,092.70	\$ 841,464.80

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Fire, marine and inland risks written	\$3,734,503.84
Premiums received (gross)	96,549.40
Losses paid	37,848.07
Losses incurred	39,150.34

ANNUAL STATEMENT

For the year ending December 31, 1893, of the condition and affairs of the

KEY CITY FIRE INSURANCE COMPANY, OF DUBUQUE.

Organized under the laws of the State of Iowa, made to the Auditor of State, of the State of Iowa, in pursuance of the laws of said State.

President, C. A. VOELKER.

Secretary, D. H. MCCARTHY.

[Organized or incorporated, Nov. 14, 1891. Commenced business, Nov. 14, 1891.]

Principal office, Dubuque, Iowa

CAPITAL.

Whole amount of joint stock or guaranteed capital authorized	\$ 200,000.00
Whole amount of capital actually paid up in cash	50,000.00

ASSETS.

Loans on mortgage (duly recorded and being the first liens on the fee simple), upon which not more than one year's interest is due	\$ 53,250.90
Interest due on all said mortgage loans, \$131.25; interest accrued thereon, \$1,353.88; total	1,785.13
Value of lands mortgaged, exclusive of buildings and perishable improvements	\$ 160,900.00
Value of the buildings mortgaged (insured for \$38,200.00 as collateral)	57,890.00
Total value of said mortgaged premises	\$ 218,790.00
Account of bonds of the United States, and of this State and of other States, and also of bonds of incorporated cities in this State, and of all other bonds and stocks, owned absolutely by the company:	

	Total par value.	Total market value.
Dubuque city bonds	\$ 4,130.34	\$ 4,273.71

Total par and market value (carried out at market value)	\$ 4,130.34	\$ 4,273.71	\$ 4,273.71
Cash in company's principal office			\$ 59.98
Cash belonging to the company deposited in bank:			
Citizens State bank			1,944.19
Interest due and accrued on stocks and bonds not included in "market value"			None
Interest due and accrued on collateral loans			None
Gross premiums (as written in the policies) in course of collection, not more than three months due			1,799.28
Bills receivable, not matured, taken for fire, marine, and inland risks, (including \$..... interest accrued thereon)			None

Bills receivable, not more than six months past due (including \$ interest accrued thereon).....None	
Due from Key City agency.....	\$ 1,128.99
The gross amount of all the assets of the company.....	\$ 64,191.18
Amount which should be deducted from the above assets on account of bad and doubtful debts and securities, viz.....None	
Aggregate amount of all the assets of the company, stated at their actual value.....	\$ 64,191.18

LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due.....None.	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$ 350.00
Losses resisted, including interest, costs and other expenses thereon.....None.	
Total gross amount of claims for losses.....None.	
Deduct re-insurance thereon.....None.	
Net amount of unpaid losses.....	\$ 350.00
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$7,358.08; unearned premiums (40 per cent).....	\$ 2,943.23
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$10,366.95; unearned premiums (pro rata).....	4,146.78
Gross premiums (including both cash and bills), received and receivable upon all unexpired inland navigation risks, \$.....; unearned premiums (.. per cent).....None.	
Gross premiums (cash and bills), received and receivable on all unexpired marine risks.....None.	
Total unearned premiums as computed above.....	\$ 7,090.01
Amount reclaimable by the insured on perpetual fire insurance policies, being... per cent of the premium on deposit received.....None.	
Net premium reserve and all other liabilities, except capital, under the life insurance or any other special department.....None.	
Unused balances of bills and notes taken in advance for premiums on open marine and inland policies or otherwise, returnable on settlement.....None.	
Principal unpaid on scrip or certificates of profits which have been authorized or ordered to be redeemed.....None.	
Interest due and declared remaining unpaid or uncalled for.....None.	
Cash dividends to stockholders remaining unpaid.....None.	
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses.....None.	
Due and to become due for borrowed money.....None.	
All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz: State, city, county and other taxes and assessment, none; commissions, brokerage and other charges due and to become due to agents and brokers on premiums paid and in course of collection, none; return premiums, none; total.....None.	
Total amount of all liabilities, except capital stock, and net surplus.....	\$ 7,440.01
Joint-stock capital actually paid up in cash.....	50,000.00
Surplus beyond capital and other liabilities.....	6,751.17
Amount of surplus which constitutes a permanent reserve fund, represented by scrip, which by the terms of its issue cannot be redeemed so as to diminish said reserve.....None.	
Aggregate amount of all liabilities, including paid up capital stock and net surplus.....	\$ 64,191.18

INCOME DURING THE YEAR.		For fire risks.
Gross premiums received in cash, without any deduction (including \$1,904.92 premiums of previous years).....	\$ 15,999.46	
Deduct only re-insurance, rebate, abatement and return premiums.....	2,706.63	
Net cash actually received for premiums.....	\$ 13,292.83	
Bills and notes received during the year for premiums, remaining unpaid.....None.		
Received for interest on bonds and mortgages.....	3,035.99	
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....None.		
Income received from all other sources, viz: Rents, local agency commission.....	1,865.13	
Deposit premiums (less 5 per cent) received for perpetual fire risks.....None.		
Received for calls on capital, \$.....; for increased capital, \$.....; total.....None.		
Aggregate amount of income actually received during the year in cash.....	\$ 18,193.95	
EXPENDITURES DURING THE YEAR.		On fire risks.
Gross amount actually paid for losses (including \$..... losses occurring in previous years).....	\$ 4,826.18	
Deduct all amounts actually received for salvages (whether on losses of the last or on previous years, \$.....; and all amounts actually received for re-insurance in other companies, \$...; total deductions.....	882.15	
Net amount paid during the year for losses.....	\$ 3,944.03	
Cash dividends actually paid stockholders; (amount of stockholders' dividends declared during the year).....None.		
Scrip or certificates of profits redeemed in cash, none; interest paid to scrip-holders, none; total.....None.		
Paid for commissions or brokerage.....	2,366.40	
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	3,424.00	
Paid for State and local taxes in this and other States.....	318.00	
All other payments and expenditures, viz: Office supplies, \$897.40; general expenses, \$526.69; printing, \$207.77; travelling expenses, \$248.04; furniture, \$24.00; adjusting expenses, \$17.54; total.....	1,921.44	
Amount of deposit premium returned during the year on perpetual fire risks.....None.		
Aggregate amount of actual expenditures during the year, in cash.....	\$ 11,973.87	
MISCELLANEOUS.		Fire risks. Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$ 710,743.00	\$ 10,303.98
Written or renewed during the year.....	1,082,486.00	15,841.67
Total.....	\$1,793,229.00	\$ 26,235.65
Deduct those expired and marked off as terminated.....	550,351.00	7,812.92
In force at the end of the year.....	\$1,242,878.00	\$ 18,422.73
Deduct amount re-insured.....	53,333.00	697.70
Net amount in force.....	\$1,187,545.00	\$ 17,725.03
BUSINESS IN THE STATE OF IOWA DURING THE YEAR.		Fire risks.
Fire, marine and inland risks written.....	\$1,082,486.00	
Premiums received (gross).....	15,841.67	
Losses paid.....	3,044.03	
Losses incurred.....	4,294.03	

ANNUAL STATEMENT

For the year ending December 31, 1893, of the condition and affairs of the

MERCHANTS AND BANKERS INSURANCE COMPANY, OF DES MOINES, IOWA,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, in pursuance of the laws of said State.

President, W. R. WARFIELD.

Secretary, C. H. AINLEY.

[Organized or incorporated, March 7, 1885. Commenced business, March 19, 1885.]

Principal office, Des Moines, Iowa.

CAPITAL.

Whole amount of joint stock or guaranteed capital authorized
Whole amount of capital actually paid up in cash Mutual

ASSETS.

Value of real estate owned by the company (less \$..... the amount of incumbrance thereon)..... None.
Loans on mortgage (duly recorded and being the first liens on the fee simple), upon which not more than one year's interest is due..... None.
Loans on mortgage (first liens), upon which more than one year's interest is due (of which \$..... is in process of foreclosure)..... None.
Interest due on all said mortgage loans, \$.....; interest accrued thereon, \$.....; total None.
Value of lands mortgaged, exclusive of buildings and perishable improvements..... None.
Value of the buildings mortgaged (insured for \$..... as collateral)..... None.
Total value of said mortgaged premises..... None.
Cash in company's principal office..... \$ 46.33
Cash belonging to the company deposited in bank:
German Savings Bank, Des Moines, Iowa..... 1,188.65
Interest due and accrued on stocks and bonds not included in "market value"..... None.
Premium notes, less assessments paid on same..... 141,500.00
Gross premiums (as written in the policies) in course of collection, not more than three months due..... 1,000.36
Bills receivable, not matured, taken for fire, marine, and inland risks (including \$..... interest accrued thereon)..... 1,886.08
Judgments valued at 50 per cent of amount of same..... 2,198.15
Bills receivable, not more than six months past due (including \$..... interest accrued thereon)..... 1,099.02
Due from other companies for re-insurance..... 126.17

The gross amount of all the assets of the company..... \$ 147,446.04

LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due..... \$ 4,481.38
Losses resisted including interest, costs and other expenses thereon..... 3,000.00
Total gross amount of claims for losses..... \$ 7,481.38
Deduct re-insurance thereon..... 2,000.00
Net amount of unpaid losses..... \$ 5,481.38
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses, and re-insurance..... 314.75
All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz: Guarantee fund, paid in cash..... 14,448.79
Total amount of all liabilities, except capital stock and net surplus..... \$ 20,344.92

INCOME DURING THE YEAR.

Fire risks.
Gross premiums received in cash, without any deduction (including \$..... premiums of previous years)..... \$ 35,752.38
Deduct only re-insurance, rebate, abatement and return premiums..... 4,724.02
Net cash actually received for premiums..... \$ 31,028.26 \$ 31,028.26
Aggregate amount of income actually received during the year in cash..... \$ 31,028.26

EXPENDITURES DURING THE YEAR.

On fire risks
Gross amount actually paid for losses (including \$4,823.28 losses occurring in previous years)..... \$ 17,063.92
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years) \$.....; and all amounts actually received for reinsurance in other companies, \$1,466.85; total deductions..... 1,466.85
Net amount paid during the year for losses..... \$ 15,597.07 \$ 15,597.07
Paid for commissions or brokerage..... 4,705.25
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes..... 6,632.43
Paid for State and local taxes in this and other states..... 26.50
All other payments and expenditures, viz: General expense, stationery, postage, rents..... 2,782.00
Aggregate amount of actual expenditures during the year in cash..... \$ 29,703.25

MISCELLANEOUS.

Fire risks. Premiums thereon.
In force on the 31st day of December of the preceding year..... \$ 3,784,768 \$ 313,629.77
Written or renewed during the year..... 1,068,689 77,173.21
Total..... \$ 4,853,457 \$ 390,802.98
Deduct those expired and marked off as terminated..... 1,048,142 124,596.49
In force at the end of the year..... \$ 3,805,315 266,206.49
Deduct amount reinsured..... 62,566 4,734.02
Net amount in force..... \$ 3,752,755 \$ 261,482.47

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Fire risks.
Fire, marine and inland risks written..... \$ 1,038,689.00
Premiums received (gross)..... 77,173.21
Losses paid..... 15,597.07
Losses incurred..... 21,078.45

ANNUAL STATEMENT

For the year ending December 31, 1893, of the condition and affairs of the

MERCHANTS AND MANUFACTURERS FIRE INSURANCE COMPANY,
OF CLINTON.

Organized under the laws of the State of Iowa, made to the Auditor of State, of the
State of Iowa, in pursuance of the laws of said State.

President, L. B. WADLEIGH.

Secretary, D. L. RYDER.

[Organized or Incorporated, October 15, 1891. Commenced business, October 31, 1891.]

Principal office, Clinton, Iowa.

CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$ 100,000.00
Whole amount of capital actually paid up in cash	25,000.00

ASSETS.

Loans on mortgage (duly recorded and being the first liens on the fee simple), upon which not more than one year's interest is due.....	\$ 21,798.88
Interest due on all said mortgage loans, \$150.50; interest accrued thereon, \$505.19, total.....	655.69
Value of lands mortgaged, exclusive of buildings and perishable improvements.....	\$ 31,400.00
Value of the buildings mortgaged (insured for \$16,200.00 as collateral).....	22,800.00

Total value of said mortgaged premises.....	\$ 54,200.00
Account of stocks, bonds, and all other securities (except mortgages) hypothecated to the company as collateral security for cash actually loaned by the company, with the par and market value of the same, and the amount loaned on each.	

	Amount loaned thereon.
Clinton City Paving Bonds.....	\$ 3,500.00

Total par and market value, and amount loaned thereon	\$ 3,500.00
Cash in the company's principal office.....	374.54
Cash belonging to the company deposited in bank:	
Merchants National, Clinton, \$3,135.44; Citizens National, Lyons, Iowa, \$3,308.16; City National, Clinton, \$1,197.50. Total.....	7,641.10
Interest due and accrued on stocks and bonds not included in "market value".....	None.
Interest due and accrued on collateral loans: Clinton City Paving Warrants and bank certificate.....	\$ 512.17
Gross premiums (as written in the policies) in course of collection, not more than three months due.	6,797.81
Bills receivable, not matured, taken for fire, marine and inland risks (including \$68.15 interest accrued thereon).....	7,021.48

Bills receivable, not more than six months past due (including \$..... interest accrued thereon).....	\$ 394.57
All other property belonging to the company, viz:	
Office furniture and fixtures, maps and supplies, \$1,600.00; total.....	1,600.00
The gross amount of all the assets of the company.....	\$ 50,296.24
Amount which should be deducted from the above assets on account of bad and doubtful debts and securities, viz: \$1,600.00; total deductions.....	1,600.00
Aggregate amount of all the assets of the company, stated at their actual value.....	\$ 48,696.24

LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due	\$ 1,633.46
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	388.13
Losses resisted, including interest, costs and other expenses thereon, from M. & M. Mutual.....	2,350.34
Total gross amount of claims for losses.....	\$ 4,371.93
Deduct re-insurance thereon.....	None.
Net amount of unpaid losses	\$ 4,371.93
Gross premiums received and receivable upon all unexpired fire risks running one year more or less from date of policy, including interest premiums on perpetual fire risks, \$44,852.70; unearned premiums (40 per cent).....	\$ 17,941.08
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, none; unearned premiums pro rata.....	None.
Gross premiums (including both cash and bills), received and receivable upon all unexpired inland navigation risks, none; unearned premiums (. per cent).....	None.
Gross premiums (cash and bills) received and receivable on all unexpired marine risks.....	None.
Total unearned premiums as computed above.	17,941.08
Amount reclaimable by the insured on perpetual fire insurance policies, being . per cent of the premium on deposit received.....	None.
Net premium reserve and all other liabilities, except capital, under the life insurance or any other special department.....	None.
Unused balances of bills and notes taken in advance for premiums on open marine and inland policies or otherwise, returnable on settlement.....	None.
Principal unpaid on scrip or certificates of profits which have been authorized or ordered to be redeemed.....	None.
Interest due and declared remaining unpaid or uncalled for.....	None.
Cash dividends to stockholders remaining unpaid.....	None.
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses.....	None.
Due and to become due for borrowed money	None.
All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz: State, city, county or other taxes and assessment, \$. . . ; commissions, brokerage and other charges due and to become due to agents and brokers on premiums paid and in course of collection, \$1,072.70; return premiums, \$13.12; Re-insurance premiums, \$160.25; total	1,246.07

Total amount of all liabilities, except capital stock and net surplus.....	\$ 23,559.08
Joint-stock capital actually paid up in cash.....	25,000.00
Surplus beyond capital and all other liabilities.....	137.16
Aggregate amount of all liabilities, including paid up capital stock, and net surplus.....	\$ 48,696.24

INCOME DURING THE YEAR.

	Fire risks.
Gross premiums received in cash, without any deduction including \$10,920.30 premiums of previous years).....	\$ 41,065.69
Deduct only re-insurance, rebate, abatement and return premiums ..	7,228.75
Net cash actually received for premiums	\$ 34,736.94
Bills and notes received during the year for premiums, remaining unpaid.	\$ 3,864.36
Received for interest on bonds and mortgages	779.33
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	418.14
Income received from all other sources, viz: Rents	None.
Aggregate amount of income actually received during the year in cash.....	\$ 35,934.41

EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$2,720.62 losses occurring in previous years).....	\$ 22,116.07
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), \$197.88; and all amounts actually received for re-insurance in other companies, \$1,390.62; total deductions.....	1,588.50
Net amount paid during the year for losses.....	\$ 20,527.57
Cash dividends actually paid stockholders (amount of stockholders' dividends declared during the year, none)	None.
Scrip or certificates of profits redeemed in cash, none; interest paid to scrip holders, none; total.....	None.
Paid for commissions or brokerage.....	6,974.08
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employes.....	5,701.46
Paid for State and local taxes in this and other States.....	174.00
All other payments and expenditures, viz: General office expenses incurred, postage, exchange, advertising, telegraph, and telephone, \$790.00; stationery and printing, \$332.30; rent, \$323.00; traveling expenses less amount received from adjustment losses, \$1,474.04; total.....	\$ 2,029.34
Aggregate amount of actual expenditures during the year, in cash.....	\$ 36,305.45

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year....	\$ 2,093,152.73	\$ 57,489.88
Written or renewed during the year	2,748,956.50	43,164.24
Total	\$ 4,841,109.23	\$ 100,654.12
Deduct those expired and marked off as terminated	2,555,883.59	53,980.42
In force at the end of the year.....	\$ 2,285,225.64	\$ 46,673.70
Deduct amount re-insured	92,775.00	1,831.00
Net amount in force.....	\$ 2,192,450.64	\$ 44,842.70

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Fire marine and inland risks written.....	\$2,748,956.50
Premiums received (gross).....	43,164.24
Losses paid	20,527.57
Losses incurred	19,828.54

ANNUAL STATEMENT

For the year ending December 31, 1893, of the condition and affairs of the
MILL OWNERS MUTUAL FIRE INSURANCE COMPANY OF IOWA.

Organized under the laws of the State of Iowa, made to the Auditor of State, of the State of Iowa, in pursuance of the laws of said State.

President, E. A. CONSIGNY.

Secretary, J. G. SHARP.

[Organized or incorporated, 1875. Re-incorporated, 1889. Commenced business, April, 1875, and March, 1889].

Principal office, Des Moines, Iowa.

CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.... Mutual.
Whole amount of capital actually paid up in cash..... Mutual.

ASSETS.

Value of real estate owned by the company (less \$..... the amount of encumbrance thereon) None.
Loans on mortgage (duly recorded and being the first liens on the fee simple), upon which not more than one year's interest is due..... None.
Loans on mortgage (first liens), upon which more than one year's interest is due (of which \$..... is in process of foreclosure) None.
Interest due on all said mortgage loans, \$.....; interest accrued thereon, \$.....; total..... None.
Value of lands mortgaged, exclusive of buildings and perishable improvements..... None.
Value of buildings mortgaged (insured for \$..... as collateral)..... None.

Total value of said mortgaged premises..... None.

Cash belonging to the company deposited in bank:

Iowa National Bank, Des Moines, Iowa

\$ 28,032.28

Total..... \$ 28,032.28

Interest due and accrued on stocks and bonds not included in "market value"..... None.

Interest due and accrued on collateral loans..... None.

Gross premiums (as written in the policies) in course of collection, not more than three months due

Bills receivable, not matured, deposit notes held by the company, representing one annual premium, taken for fire, marine, and inland risks, (including \$..... interest accrued thereon)

103,169.75

All other property belonging to the company, viz: Rents due and accrued, \$.....; due from other companies for re-insurance, on losses already paid, none; total

None.

The gross amount of all the assets of the company..... \$131,202.03

Aggregate amount of all the assets of the company, stated at their actual value..... \$ 131,202.03

LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$ 4,000.00
Losses resisted, including interest, costs and other expenses thereon.....	2,000.00
Total gross amount of claims for losses.....	\$ 6,000.00
Deduct re-insurance thereon.....	None
Net amount of unpaid losses.....	\$ 6,000.00
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$....; unearned premiums (... per cent).....	None.
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$....; unearned premiums (<i>pro rata</i>).....	None.
Gross premiums (including both cash and bills), received and receivable upon all unexpired inland navigation risks, \$....; unearned premiums (... per cent).....	None.
Gross premiums (cash and bills) received and receivable on all unexpired marine risks.....	None.
Total unearned premiums as computed above.....	None.
Amount reclaimable by the insured on perpetual fire insurance policies, being ... per cent of the premium on deposit received.....	None.
Net premium reserve and all other liabilities, except capital, under the life insurance or any other special department.....	None.
Unused balances of bills and notes taken in advance for premiums on open marine and inland policies or otherwise, returnable on settlement.....	None.
Principal unpaid on scrip or certificates of profits which have been authorized or ordered to be redeemed.....	None.
Interest due and declared remaining unpaid or uncalled for.....	None.
Cash dividends to stockholders remaining unpaid.....	None.
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses.....	None.
Due and to become due for borrowed money.....	None.
All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz: Commissions and other charges due and to become due to agents and brokers on premiums paid and in course of collection, total.....	None.
Total amount of all liabilities.....	\$ 6,000.00

INCOME DURING THE YEAR.

Gross premiums received in cash, without any deduction (including \$..... premiums of previous years).....	\$ 82,518.30
Net cash actually received for premiums.....	\$ 82,518.30
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	1,323.61
Aggregate amount of income actually received during the year in cash.....	\$ 83,841.91

EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses (including \$.... losses occurring in previous years).....	\$ 60,700.71
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), \$....; and all amounts actually received for re-insurance in other companies, \$....; total deductions.....	None.
Net amount paid during the year for losses.....	\$ 60,700.71

Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employes.....	\$	6,767.57
Paid for State and local taxes in this and other States.....		2.66
All other payments and expenditures, viz: Traveling expenses, postage, stationery office rent, legal expenses, telegraphing and miscellaneous.....		3,328.34
Amount of guaranty deposit premium returned during the year on perpetual fire risks.....		2,903.36
Aggregate amount of actual expenditures during the year in cash.....	\$	73,702.64
MISCELLANEOUS.	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year....	\$2,308,500.00	\$ 101,212.25
Written or renewed during the year.....	307,000.00	14,213.75
Total.....	\$2,615,500.00	\$ 115,426.00
Deduct those expired and marked off as terminated.....	245,000.00	12,256.25
In force at the end of the year.....	\$2,370,500.00	\$ 103,169.75
Deduct amount re-insured.....	None.	
Net amount in force.....	\$2,370,500.00	\$ 103,169.75

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Fire, marine and inland risks written.....	\$ 38,500.00
Premiums received (gross).....	32,880.46
Losses paid.....	18,478.12
Losses incurred.....	22,478.12

ANNUAL STATEMENT

For the year ending December 31, 1893, of the condition and affairs of the

SECURITY FIRE INSURANCE COMPANY, OF DAVENPORT.

Organized under the laws of the State of Iowa, made to the Auditor of State, of the State of Iowa, in pursuance of the laws of said State.

President, S. F. GILMAN.

Secretary, E. J. BABCOCK.

[Organized or incorporated, September 24, 1883. Commenced business, November 1, 1883.]

Principal office, Davenport, Iowa.

CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$ 100,000.00
Whole amount of capital actually paid up in cash.....	25,000.00

ASSETS.

Value of real estate owned by the company (less \$.... the amount of encumbrance thereon).....	None.
Loans on mortgage (duly recorded and being the first liens on the fee simple), upon which not more than one year's interest is due.....	\$ 86,500.00
Loans on mortgage (first liens), upon which more than one year's interest is due (of which \$.... is in process of foreclosure).....	4,050.00
Interest due on all said mortgage loans, \$879.88; interest accrued thereon, \$1,959.70; total.....	2,839.58

Value of lands mortgaged, exclusive of buildings and perishable improvements.....	\$ 164,840.00
Value of the buildings mortgaged (insured for \$47,425.00 as collateral).....	56,900.00

Total value of said mortgaged premises.....\$ 221,740.00
 Account of bonds of the United States, and of this State and of other States, and also of bonds of incorporated cities in this State, and of all other bonds and stocks, owned absolutely by the company:

	Total par value.	Total market value.
30 shares First National Bank.....	\$ 3,000.00	\$ 5,000.00
2 shares Guarantee Capital Dpt. Co. Op. Bank.....	2,000.00	2,000.00
5 shares full paid stock Capital Dpt. Co. Op. Bank.....	5,000.00	5,000.00
share full paid stock Marengo Savings Bank.....	100.00	100.00

Total par and market value.....\$ 12,100.00
 Account of stocks, bonds, and all other securities (except mortgages) hypothecated to the company as collateral security for cash actually loaned by the company, with the par and market value of the same, and the amount loaned on each.

	Total par value.	Total market value.	Amount loaned thereon.
10 notes endorsed by parties worth over \$3,000,000.00.....	\$ 8,086.25	\$ 8,086.25	\$ 8,086.25
1 note secured by 3 shares 1st Nat. Dpt. Co. Op. Bk.....	1,725.00	1,725.00	1,000.00
1 note secured by 2 shares Dpt. Co. Op. Bk.....	2,000.00	2,000.00	1,200.00
1 note secured by 24 shares Cable Lumber Co.....	12,000.00	12,000.00	8,000.00
1 note secured by 10 shares Dpt. Co. Op. Bk.....	10,000.00	10,000.00	5,000.00
1 note secured by 5 shares Dpt. Building and Loan Assn.....	600.00	600.00	350.00
1 note secured by 40 shares Hearms Paint Co.....	4,000.00	4,000.00	2,000.00
2 notes secured by 50 shares Dpt. Mills Co.....	5,000.00	5,000.00	3,500.00
1 note secured by 30 shares Pierce Mills Co.....	3,000.00	3,000.00	2,000.00
20 shares Dpt. Build'g and Loan Ass'n.....	2,000.00	2,000.00	686.88
1 note secured by 20 shares Iowa Nat. Bank.....	2,000.00	2,000.00	1,000.00

Total par and market value, and amount loaned thereon.....\$ 50,411.25 \$ 50,411.25 \$ 32,823.13 \$ 32,823.13
 Cash in the company's principal office.....543.13
 Cash belonging to the company deposited in bank: First Nat. Bank, \$2,371.22; Citizens, \$1,906.81; Dpt. Nat., \$3.32; German Savings, \$1,841.31; Dpt. Savings, \$3,232.20; Scott Co. Savings, \$187.86; total.....9,652.72
 Interest due and accrued on collateral loans.....618.32
 Gross premiums (as written in the policies) in course of collection, not more than three months due.....6,338.46
 Bills receivable, not matured, taken for fire, marine and inland risks (including \$..... interest accrued thereon).....\$ 11,620.87
 Bills receivable, not more than six months past due (including \$..... interest accrued thereon).....738.37
 Bills receivable more than six months past due.....257.10

The gross amount of all the assets of the company.....\$ 168,981.68

Aggregate amount of all the assets of the company, stated at their actual value.....\$ 168,981.68

LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due.....	\$ 1,334.38
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	5,100.00
Losses resisted, including interest, costs and other expenses thereon.....	1,900.00
Total gross amount of claims for losses.....	\$ 8,364.38
Deduct re-insurance thereon.....	1,501.88
Net amount of unpaid losses.....	\$ 6,862.50
Gross premiums (including both cash and bills), received and receivable upon all unexpired inland navigation risks, \$184,956.11; unearned premiums (40 per cent.).....	\$ 73,982.44
Gross premiums (cash and bills) received and receivable on all unexpired marine risks.....	None.
Total unearned premiums as computed above.....	\$ 73,982.44
All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz:	
Commissions, brokerage and other charges due and to become due to agents and brokers on premiums paid and in course of collection.....	1,455.56
On re-insurance.....	\$ 443.56
Total amount of all liabilities, except capital stock and net surplus.....	\$ 82,744.04
Joint-stock capital actually paid up in cash.....	25,000.00
Surplus beyond capital and all other liabilities.....	61,237.62
Aggregate amount of all liabilities, including paid up capital stock, and net surplus.....	\$ 168,981.68

INCOME DURING THE YEAR.

	For fire risks.
Gross premiums received in cash, without any deduction (including \$14,784.93 premiums of previous years).....	\$ 96,050.21
Deduct only re-insurance, rebate, abatement and return premiums.....	19,464.56
Net cash actually received for premiums.....	\$ 76,585.65
Bills and notes received during the year for premiums, remaining unpaid.....	\$ 7,431.82
Received for interest on bonds and mortgages.....	6,656.25
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	2,000.20
Income received from all other sources, viz: Rents.....	None.
Received for calls on capital, none; for increased capital, none; total.....	None.
Aggregate amount of income actually received during the year in cash.....	\$ 86,302.10

EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$2,801.45 losses occurring in previous years).....	\$ 49,673.18
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), \$51.79; and all amounts actually received for reinsurance in other companies, \$9,041.43; total deductions.....	9,093.22
Net amount paid during the year for losses.....	\$ 40,579.96
Cash dividends actually paid stockholders (amount of stockholders' dividends declared during the year \$3,000.00).....	\$ 3,000.00
Paid for commissions or brokerage.....	16,327.48

Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	\$ 11,153.34
Paid for State and local taxes in this and other states.....	993.10
All other payments and expenditures, viz: Rent, \$400.00; printing and stationery, \$1,115.86; all other expenses, \$566.61.....	7,082.47
Aggregate amount of actual expenditures during year, in cash,....	79,136.35

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$ 13,089,488	194,620.25
Written or renewed during the year.....	6,392,209	94,526.60
Total.....	\$ 19,481,697	\$ 289,446.85
Deduct those expired and marked of as terminated.....	6,106,170	92,023.83
In force at end of the year.....	\$ 13,375,527	\$ 197,423.02
Deduct amount reinsured.....	663,216	12,466.91
Net amount in force	\$ 12,712,311	\$ 184,956.11

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Fire risks written.....	\$6,392,209.00
Premiums received (gross).....	94,526.60
Losses paid	49,673.18
Losses incurred.....	53,734.23

ANNUAL STATEMENT

For the year ending December 31, 1893, of the condition and affairs of the

STATE INSURANCE COMPANY, OF DES MOINES.

Organized under the laws of the State of Iowa, made to the Auditor of State, of the State of Iowa, in pursuance of the laws of said State.

President, O. B. AYRES.

Secretary, W. M. BLACK.

[Organized or incorporated, September, 1865. Commenced business, October, 1865.]

Principal office, Des Moines, Iowa.

CAPITAL.

Whole amount of capital actually paid up in cash.....	200,000.00
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ASSETS.

Value of real estate owned by the company (less \$5,000.00, the amount of encumbrance thereon).....	\$ 100,100.00
Loans on mortgage (duly recorded and being the first liens on the fee simple), upon which not more than one year's interest is due.....	171,120.50
Loans on mortgage (first liens) upon which more than one year's interest is due (of which \$6,500.00 is in process of foreclosure)	6,500.00
Interest due on all said mortgage loans, \$2,081.06; interest accrued thereon, \$4,026.60; total.....	6,107.66
Value of lands mortgaged, exclusive of buildings and perishable improvements.....	\$ 316,740.00
Value of the buildings mortgaged (insured for \$121,250.00 as collateral).....	197,850.00
Total value of said mortgaged premises.....	\$ 514,590.00

Account of bonds of the United States, and of this State and of other States, and also of bonds of incorporated cities in this State, and of all other bonds and stocks, owned absolutely by the company.

	Total par value.	Total market value.
Polk Co. Savings Bank stock, 45 shares.....	\$ 4,500.00	\$ 4,950.00
Des Moines National Bank stock, 15 shares.....	1,500.00	1,725.00
Commercial National Bank stock, Omaha, 25 shares.....	2,500.00	2,875.00
Security Loan & Trust Co., 25 shares.....	2,500.00	2,500.00
National Starch Manufacturing Co., 19 shares.....	1,900.00	1,900.00
National Starch Manufacturing Co., bond.....	1,000.00	1,000.00
Beglebing Buttell Piano Co., stock preferred, 1 share.....	100.00	100.00

Total par and market value..... \$ 14,000.00 \$ 15,050.00 \$ 15,050.00
Account of stocks, bonds, and all other securities (except mortgages) hypothecated to the company as collateral security for cash actually loaned by the company, with the par and market value of the same, and the amount loaned on each.

	Total par value.	Total market value.	Amount loaned thereon.
Thirty-three shares Polk Co. Building & Loan Association.....	\$ 6,600.00	\$ 2,500.00	\$ 2,000.00

Total par and market value, and amount loaned thereon	\$ 2,000.00
Cash in company's principal office.....	4,216.50
Cash belonging to company deposited in bank:	
Iowa National Bank.....	13,385.3
Interest due and accrued on stocks and bonds not included in "market value"	490.00
Interest due and accrued on collateral loans.....	125.00
Gross premiums (as written in the policies) in course of collection, not more than three months due.....	49,430.40
Bills receivable, not matured, taken for fire, marine and inland risks (including interest accrued thereon).....	95,378.73
All other property belonging to the company, viz: Rents due and accrued, \$555.92; due from other companies for re-insurance, on losses already paid: United Fire, \$302.80; Iowa Fire, \$296.78; Syndicate, 00.75; National, \$80.60; Farmer's O. E., \$15.58; Council Bluffs, \$176.70; Shawnee Fire, \$563.16; Real Estate Subrogation Loan, \$1,060.76; total	3,173.05
The gross amount of all the assets of the company.....	\$ 467,078.50
Aggregate amount of all the assets of the company at their actual value.....	\$ 467,078.50

LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due.....	\$ 38,404.99
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	7,433.50
Losses resisted, including interest, costs and other expenses thereon.....	5,080.25
Total gross amount of claims for losses.....	\$ 50,918.74
Deduct re-insurance thereon	9,453.67
Net amount of unpaid losses.....	\$ 41,465.07
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$134,953.44; unearned premiums (50 per cent)	\$ 67,476.72
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$434,833.89; unearned premiums (pro rata) 40 per cent	231,853.06

Gross premiums (including both cash and bills), received and receivable upon all unexpired inland navigation risks, \$: unearned premiums (.. percent).....	\$ 299,329.78
Deduct gross premiums on which notes are due and unpaid, \$148,069.89, pro rata.....	\$8,841.93
Total unearned premiums as computed above.....	\$ 210,487.85
Amount reclaimable by the insured on perpetual fire insurance policies being .. per cent of the premium on deposit received.....	None.
Net premium reserve and all other liabilities, except capital, under the life insurance or any other special department	None.
Unused balances of bills and notes taken in advance for premiums on open marine and inland policies or otherwise, returnable on settlement.....	None.
Principal unpaid on scrip or certificates of profits which have been authorized or ordered to be redeemed.....	None.
Interest due and declared remaining unpaid or uncalled for.....	None.
Cash dividends to stockholders remaining unpaid	None.
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses	None.
Checks outstanding not presented for payment.....	5,161.91
All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz: State, city, county, or other taxes and assessment, none; commissions, brokerage and other charges due and to become due to agents and brokers on premiums paid and in course of collection, \$3,582.46; return premiums, none; total.....	3,582.46
Total amount of all liabilities, except capital stock and net surplus.....	\$ 260,697.29
Joint stock capital actually paid up in cash.....	200,000.00
Surplus beyond capital and all other liabilities.....	6,381.21
Aggregate amount of all liabilities, including paid up capital stock, and net surplus.....	\$ 467,078.50

INCOME DURING THE YEAR.

	Fire risks.
Gross premiums received in cash, without any deduction (including \$ premiums of previous years).....	\$ 490,684.25
Deduct re-insurance, rebate, abatement and return premiums..	93,546.91
Net cash actually received for premiums.....	\$ 396,537.34
Bills and notes received during the year for premiums, remaining unpaid.....	\$ 45,530.79
Received for interest on bonds and mortgages.....	14,839.65
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources	3,406.74
Income received from all other sources, viz: Rents	5,831.06
Deposit premiums (less 5 per cent) received for perpetual fire risks.....	None.
Received for calls on capital, none; for increased capital, none; total.....	None.
Aggregate amount of income actually received during the year in cash.....	420,615.60

EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$27,258.33 losses occurring in previous years).....	\$ 293,470.23
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), \$.....: and all amounts actually received for re-insurance in other companies, \$18,363.54; total deductions.....	18,363.54
Net amount paid during the year for losses.....	\$ 275,106.69

Cash dividends actually paid stockholders; (amount of stockholders' dividends declared during the year, \$15,000).....	15,000.00
Scrip or certificates of profits redeemed in cash, none; interest paid to scrip holders, none; total	None.
Paid for commissions or brokerage	110,509.44
Paid for salaries, fees, and other charges of officers, clerks, agents, and all other employees.....	39,475.70
Paid for State and local taxes in this and other states.....	13,176.68
All other payments and expenditures, viz: Traveling expenses, express, postage, supplies, maps, repairs, advertising, exchange, fuel, gas, water, etc.....	33,198.57
Amount of deposit premium returned during the year on perpetual fire risks.....	None.

Aggregate amount of actual expenditures during the year, in cash.....	\$486,467.08
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MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year....	\$ 43,506,045.00	\$ 602,747.47
Written or renewed during the year.....	26,200,522.00	481,433.81
Total	\$ 69,706,567.00	\$1,174,181.28
Deduct those marked of as terminated.....	23,485,991.00	477,552.69
In force at the end of the year.....	\$ 46,220,576.00	\$ 696,628.59
Deduct amount re-insured.....	7,107,260.00	126,841.35
Net amount in force	\$ 39,113,316.00	\$ 569,787.24
Deduct premiums where notes are due and unpaid.....		148,069.89
		\$ 421,717.35

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Fire, marine and inland risks written.....	\$ 11,265,617.00
Premiums received (gross).....	206,949.40
Losses paid	110,231.03
Losses incurred.....	125,473.21

ANNUAL STATEMENT

For the year ending December 31, 1893, of the condition and affairs of the

UNDERWRITERS MUTUAL FIRE INSURANCE COMPANY, OF SIOUX CITY,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, in pursuance of the laws of said State.

President, EDW. F. PHILBROOK.

Secretary, JAMES L. MARIE.

(Organized or incorporated, August 31, 1891. Commenced business, October 8, 1891.)

Principal office, Sioux City, Iowa.

CAPITAL.

Whole amount of joint stock or guaranteed capital authorized Mutual.
Whole amount of capital actually paid up in cash..... Mutual.

ASSETS.

Value of real estate owned by the company (less \$....., the amount of encumbrance thereon).....None.	
Loans on mortgage (duly recorded and being the first liens on the fee simple), upon which not more than one year's interest is due.....	\$ 6,000.00
Interest due on all said mortgage loans, \$902.72; interest accrued thereon,; total.....	902.72
Value of lands mortgaged, exclusive of buildings and perishable improvements.....	\$ 13,200.00
Value of the buildings mortgaged (insured for \$300.00 as collateral).....	500.00

Total value of said mortgaged premises.....\$ 13,700.00
 Account of stocks, bonds, and all other securities (except mortgages), hypothecated to the company as collateral security for cash actually loaned by the company, with the par and market value of the same, and the amount loaned on each:

	Total par value.	Total market value.	Amount loaned thereon.	
20 shares stock Sioux City Rapid Transit Co.....	\$ 2,000.00	\$ 2,000.00	\$ 1,000.00	
Total par and market value, and amount loaned thereon..	\$ 2,000.00	\$ 2,000.00	\$ 1,000.00	\$ 1,000.00
Cash in the company's principal office.....				210.37
Cash belonging to the company deposited in Security National Bank.....				44.99
Gross premiums (as written in the policies) in course of collection, not more than three months due.....				9,836.39
Bills receivable, not matured, taken for fire, marine and inland risks, \$130,307.07, less \$33,250.19 paid thereon.....				97,056.88
All other property belonging to the company, viz: Rents due and accrued, \$.....; due from other companies for re-insurance, on losses already paid judgments, \$4,169.10; notes in course of collection, \$485.00; office furniture, horses, buggies, charts, maps, library and supplies, \$2,100.00; total.....				6,754.10
The gross amount of all the assets of the company.....				\$ 121,805.45
Amount which should be deducted from the above assets on account of bad and doubtful debts and securities.....				3,377.05
Aggregate amount of all the assets of the company, stated at their actual value.....				\$ 118,428.40

LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due.....	\$ 9,711.17
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	6,978.58
Losses resisted, including interest, costs and other expenses thereon.....	4,539.62
Total gross amount of claims for losses.....	\$ 21,229.37
Deduct re-insurance thereon.....	2,000.00
Net amount of unpaid losses.....	\$ 19,229.37
All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz: Printing, State, city, county, or other taxes and assessments, \$.....; commissions, brokerage and other charges due and to become due to agents and brokers on premiums paid and in course of collection, \$.....; return premiums due assignee St. Paul German Insurance Co., \$.....; total.....	1,445.00
Total amount of all liabilities, except capital stock, and net surplus.....	\$ 20,674.37

INCOME DURING THE YEAR.

	For fire risks.
Gross premiums received in cash, without any deduction (including \$4,787.28 premiums of previous years).....	\$ 46,884.37
Deduct only re-insurance, rebate, abatement and return premiums.....	518.75
Net cash actually received for premiums.....	\$ 46,365.62
Bills and notes received during the year for premiums remaining unpaid.....	\$ 43,610.30
Aggregate amount of income actually received during the year in cash.....	\$ 46,365.62

EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$7,860.30 losses occurring in previous years).....	\$ 11,286.70
Net amount paid during the year for losses.....	\$ 11,286.70
Paid for commissions or brokerage.....	21,681.97
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employees.....	8,908.29
All other payments and expenditures, viz: Printing, postage, traveling expenses, rent, stationery, express and certificates.....	4,233.30
Aggregate amount of actual expenses during the year, in cash ...	\$ 46,110.26

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$1,035,904.00	\$ 80,336.59
Written or renewed during the year.....	2,284,756.00	94,243.33
Total.....	\$4,220,750.00	\$ 183,579.92
Deduct those expired and marked off as terminated.....	\$4,223,455.00	52,980.71
In force at the end of the year.....	\$1,793,295.00	\$ 130,599.21
Deduct amount re-insured.....	1,250.00	18.75
Net amount in force.....	\$1,792,045.00	\$ 130,580.46

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Fire risks written.....	\$ 916,103.00
Premiums received (gross).....	61,464.63
Losses paid.....	4,657.42
Losses incurred.....	8,640.98

FIRE INSURANCE TABLES.

TABLE No. I

Gives all the information reported to the auditor by the mutual fire and tornado associations doing business in the State during the year 1893, and in addition a column of percentages of cost per \$1,000.00 of insurance.

TABLE No. II

Is an exhibit of the business transacted in Iowa during the year 1893 by all companies filing statements the present year. The business of Iowa companies is first given and computed separately, and so with other companies. Grand totals show the entire business for the year.

TABLE No. III

Gives an exhibit of the entire amount of business transacted by all companies operating in the State during the year. Also, their condition, showing capital, assets, liabilities and net surplus.

TABLE No. IV

Is a classified exhibit of the gross assets of all companies transacting business in the State during the year.

TABLE No. V

Is a classified exhibit of the nature of the liabilities of all companies authorized to transact business in the State during the year.

TABLE

An exhibit of the business of the Co-operative Fire and Tornado

Number.	COUNTY.	NAME OF COMPANY.	NAME OF PRESIDENT.	ADDRESS OF PRESIDENT.
1	Adair	Farmers Mutual Fire Ins. Ass'n	L. M. Kilburn	Fontanelle
2	Adams	Farmers Mutual F. & L. Ass'n	T. S. H. Dougherty	Cromwell
3	Allamakee	German Farmers Mut. Aid Ass'n	Andrew Sandry	Lansing
4	Allamakee	Scandinavian Mut. Pro. Ass'n	J. O. Prestemoen	Elon
5	Benton	Eden Fire	Samuel Ward	Vinton
6	Benton	Iowa Township Mutual Fire	F. G. Kramer	Luzerne
7	Black Hawk	Farmers Mutual F. & L.	W. H. Rownd	Cedar Falls
8	Boone	Farmers Mutual	W. M. Petty	Pilot Mound
9	Boone	Swede Mutual	Ernest Carlson	Boone
10	Bremer	Farmers Mutual Fire	John Homrighaus	Denver
11	Bremer	First German Mut. F. L. & S.	Henry Rathe	Knittell
12	Bremer	German Farmers Mut. L. & S.	J. W. Matthias	Klinger
13	Buchanan	Farmers Mutual	A. P. Mills	Independence
14	Buchanan	Patrons & Farmers	Lyman J. Curtis	Independence
15	Buena Vista	Farmers Mut. Fire Ins. Ass'n	A. T. Troeger	Storm Lake
16	Butler	Farmers Mutual	Joseph Linn	Parkersburg
17	Calhoun	Farmers Mutual	T. W. McCrary	Lake City
18	Calhoun	German Mutual F. L. & W. S.	John J. Heide	Pomeroy
19	Carroll	Farmers Mutual F. & L.	J. E. Mereness	Glidden
20	Carroll	German Mut. F. L. W. C. & T.	Henry Kaspersen	Arcadia
21	Carroll	Hillsdale Mutual	P. Jos. Koenig	Halbur
22	Carroll	Mt. Carmel Mutual	Bernhard Vonnahme	Mt. Carmel
23	Cass	Farmers Mutual	Henry Bell	Atlantic
24	Cass	Noble Town-ship Pro. Ass'n	Herman Dolch	Lyman
25	Cedar	Springdale Mutual	John E. Michener	Springdale
26	Cerro Gordo	Farmers Mutual Ins. Ass'n	J. G. Brown	Mason City
27	Cherokee	Maple Valley	Gales W. Blanch	Aurelia
28	Cherokee	Western Cherokee Mut. F. & L.	H. M. Ferrin	Marcus
29	Chickasaw	Farmers Mutual	Jas. F. Babcock	New Hampton
30	Clay	Farmers Mutual	J. P. Mills	Greenville
31	Clayton	Farmers Mutual F. & L.	S. H. F. Schontle	National
32	Clayton	Farmers Mutual F. & L.	Jos. Putz	Elkport
33	Clinton	Farmers Mutual	M. Sullivan	Weldon
34	Clinton	German Farmers	George Riedesel	Wheatland
35	Clinton	German Mutual F. & L.	John Rathje	Grand Mound
36	Clinton	German Mutual F. & L.	Casper Anderson	Lyons
37	Crawford	Farmers Mutual Ins. Society	August Lundell	Odebolt
38	Crawford	Mut. F. & L. of Ger. Farmers	August Schultz	Denison
39	Dallas	Patrons Mutual	Nicholas Angle	Dexter
40	Decatur	Farmers Mutual	A. S. Gardner	Leon
41	Delaware	Farmers Mutual Fire	L. S. Gates	Manchester
42	Des Moines	Farmers Mutual	E. Woodward	Burlington
43	Des Moines	German Mut. Aid Fire Ass'n	John M. Kopp	Dodgeville
44	Des Moines	Swedish Mutual	J. A. Larson Jr.	Burlington
45	Des Moines	Swedish Lutheran Mutual	Ludwig Holmes	Burlington
46	Dubuque	Farmers Alliance Mutual	D. J. Sullivan	Tirol
47	Fayette	Mutual Fire	O. C. Babcock	Fayette
48	Fayette	German Mutual Fire	G. Blessin	El Dorado
49	Floyd	Farmers Mutual	S. P. Wetherbee	Charles City
50	Franklin	Farmers Insurance Company	O. G. Reeve	Geneva

No. I.

Associations of the State for the year ending December 31, 1893.

NAME OF SECRETARY.	ADDRESS OF SECRETARY.	Date of organization.	Risks in force January 1, 1893.	Risks written or renewed during the year.	Risks cancelled or terminated during the year.
J. E. Brooks	Greenfield	March 1, 1888	\$ 371,462.00	\$ 295,637.00	\$ 249,637.00
C. J. Anderson	Lenox	March 27, 1884	954,987.00	304,204.00	104,145.00
E. Bartheld	Lansing	April 2, 1870	790,914.00	58,325.00	17,800.00
Arne Grangard	Elon	March 1, 1869	383,577.00	16,573.00	6,730.00
I. N. Chenoweth	Vinton	Jan. 1872	919,856.00	79,540.00	76,520.00
Rud. Schenken	Luzerne	March 4, 1872	870,255.00	105,563.00	43,408.00
D. F. Hoover	Waterloo	May 1, 1876	2,929,093.00	592,751.00	407,187.00
John Herron	Boone	Jan. 2, 1877	1,337,707.00	358,836.00	303,124.00
John Anderson	Madrid	April 16, 1884	285,595.00	107,730.00	47,502.00
Carl Hoppenworth	Tripoli	March 25, 1875	2,521,095.00	500,020.00	433,026.00
H. Graenling	Maxfield	Dec. 14, 1878	1,092,063.00	311,954.00	201,761.00
Wm. Millus	Denver	Sept. 26, 1875	1,253,311.00	318,682.00	261,393.00
Geo. H. Wilson	Independence	Feb. 1, 1879	1,623,025.00	382,572.00	256,197.00
T. S. Cameron	Independence	Feb. 22, 1879	1,144,959.10	213,107.00	57,199.00
Geo. A. Daiklei	Alta	July 1, 1887	518,878.00	272,146.00	117,138.00
Richard Daniels	Parkersburg	Feb. 18, 1875	2,189,908.00	540,465.00	131,170.00
J. L. Hibbs	Lake City	July 23, 1881	162,520.00	42,450.00	46,900.00
Wm. Baumgart	Pomeroy	April 1, 1887	208,000.00	40,200.00	42,275.00
G. W. Briggs	Glidden	May 3, 1890	177,309.00	20,630.00	2,305.00
Henry Slevers	Manning	Jan. 1, 1886	717,454.00	150,781.00	36,979.00
J. C. Schwallier	Halbur	March 24, 1874	170,300.00	28,325.00	2,625.00
Jacob F. Bezner	Mt. Carmel	March 20, 1882	124,070.00	.....	.....
Geo. W. Franklia	Atlantic	Feb. 14, 1889	586,827.00	210,619.00	119,145.00
Henry Muller	Lyman	Jan. 3, 1880	168,840.00	53,895.00	33,045.00
Wm. Mather	Springdale	Jan. 23, 1871	390,000.00	190,285.00	145,285.00
N. Densmore	Mason City	July 1880	556,398.00	218,696.00	123,375.00
J. C. Lockin	Aurelia	May 30, 1883	203,200.00	101,113.00	57,555.00
G. W. Hartley	Marcus	May 4, 1885	757,840.00	202,034.00	37,855.00
C. H. Heath	New Hampton	June 1, 1875	732,571.00	64,894.00	6,361.00
A. W. Greene	Spencer	Feb. 1, 1889	740,495.00	374,490.00	135,875.00
H. Meyer	Elkader	Feb. 15, 1875	1,769,733.00	142,180.00	111,223.00
Chas. Mentzel	Elkader	April 2, 1866	2,125,204.00	413,028.00	359,386.00
De Witt	De Witt	Dec. 5, 1874	1,389,500.00	114,579.00	40,041.00
Wm. L. Nickels	Wheatland	Jan. 1, 1892	380,555.00	39,370.00	7,530.00
Henry N. Hahn	Grand Mound	May 27, 1878	272,056.00	20,468.00	11,597.00
George Rix	Lyons	Jan. 1, 1887	524,330.00	12,430.00	9,866.00
A. Norelius	Kiron	March 3, 1879	940,587.50	209,070.00	129,690.75
A. B. Lorenzen	Denison	March 1, 1880	1,616,464.00	97,815.00	56,635.00
J. R. Chandler	Dexter	Dec. 20, 1875	820,325.00	201,343.00	142,181.00
Robert McCaull	Garden Grove	Dec. 4, 1873	185,331.00	24,096.00	78,019.00
O. A. Pierce	Delaware	Oct. 1879	163,377.00	49,785.00	17,960.00
C. M. Garman	Burlington	April 1875	419,326.00	61,147.00	30,100.00
Jacob Schmelsier	Burlington	May 25, 1867	472,564.00	30,900.00	4,129.00
Nils Anderson	Burlington	April 12, 1889	227,035.00	116,105.00	60,160.00
A. J. Swanson	Burlington	Feb. 11, 1889	429,772.00	114,645.00	15,103.00
Jonathan Paisley	Riekardsville	June 12, 1891	202,427.00	38,422.00	43,120.00
R. J. Young	Oelwein	Sept. 1, 1875	1,915,853.00	377,777.00	435,090.00
Wm. Poetting	El Dorado	July 7, 1877	1,517,845.00	163,457.00	66,798.00
P. P. Cole	Charles City	Jan. 1, 1880	1,428,895.00	450,602.00	284,374.00
N. McDonald	Hampton	June 6, 1889	397,840.35	68,130.00	41,328.10

TABLE No. I—

Number.	COUNTY.	NAME OF COMPANY.	NAME OF PRESIDENT.	ADDRESS OF PRESIDENT.
51	Greene	Farmers Mutual F. & L.	G. W. Wiant	Rippey
52	Grundy	Farmers Mutual F. & L.	J. S. King	Grundy Center
53	Guthrie	Farmers Mutual Fire Ass'n.	W. C. Betts	Casey
54	Hancock	Farmers Mut. Ins. Co. German Society of the M. E. Church.	Wilhelm Jung	Charles City
55	Hancock	Farmers Mutual F. & L.	N. P. Bayer	Ellington
56	Hardin	Farmers Mutual	C. H. Packard	Ellis
57	Hardin	Providence Twp. Mutual	W. H. Butler	New Providence
58	Harrison	Farmers Mutual F. & L.	Fred F. Beebe	Beebeetown
59	Henry	Farmers Mutual	H. C. Brown	Mt. Pleasant
60	Henry	Svea Mutual Protective.	C. V. Olson	Swedesburgh
61	Howard	Farmers Union Mutual F. & L.	S. A. Converse	Cresco
62	Humboldt	Farmers Mutual	J. W. King	Bradgate
63	Ia	Blaine Center F. & L.	R. B. Miller	Ida Grove
64	Iowa	Lenox Mutual F. & L.	Aug. N. Schloeman	Norway
65	Iowa	Patrons Mutual	Geo. C. House	Williamsburg
66	Jackson	Farmers Mutual Aid Ass'n.	Otto Schmidt	Van Buren
67	Jasper	Farmers Mutual	A. L. Harrah	Newton
68	Jefferson	Farmers Insurance Union	James Giotfelty	Libertyville
69	Johnson	Lincoln Mutual	Thos. Birkett	West Liberty
70	Johnson	Northwestern Farmers Mut. F.	Isaac Meyers	North Liberty
71	Johnson	Farmers Mut. of Sharon, Liberty and Washington Twps.	Martin Birrer	Riverside
72	Johnson	Union Farmers Mutual	R. M. Williams	Iowa City
73	Jones	German Mutual Fire	G. H. Balster	Scotch Grove
74	Keokuk	Farmers Pioneer Mutual	James Lyle	Keota
75	Keokuk	Prairie Farmers Mutual	L. S. Cory	What Cheer
76	Kossuth	Mutual Insurance	J. E. Blackford	Algona
77	Linn	Brown Twp. Mutual	John F. Gritman	Springville
78	Linn	Ceska Farneska	Jiri Chadima	Danforth
79	Linn	Linn Twp. Mutual F. & L.	Michael Snyder	Mt. Vernon
80	Linn	West Side Mutual	Thos. Delaney	Fairfax
81	Louisia	Farmers Mutual Fire	Jacob Lieberknecht	Letts
82	Lucas	Mutual F. & L.	J. A. Robison	Lucas
83	Madison	Farmers Mutual	John Broecker	Van Meter
84	Marshall	Iowa Valley Mutual	John Rolston	Albion
85	Marshall	Farmers Mutual Fire	B. F. Smith	Marshalltown
86	Mitchell	Farmers Mutual Fire	J. W. Annis	Osage
87	Mitchell	German Farmers Mutual	A. H. Rosenberg	St. Ansgar
88	Monona	Farmers Mutual Fire	Lewis Iddings	Mapleton
89	Montgomery	Villisca Mutual	W. H. Parker	Stanton
90	Muscatine	Farmers Mutual Fire	J. W. Miller	Muscatine
91	Muscatine	White Pigeon F. & L.	C. W. Derby	Wilton
92	Osceola	Farmers Mutual F. & L.	G. S. Downend	Sibley
93	O'Brien	Farmers Mut. F. & L. Ins. Ass'n	J. P. Martin	Sutherland
94	Page	Morton Twp. Farmers Mut. F.	C. S. Hart	Coin
95	Palo Alto	Farmers Mutual	J. C. Baker	Emmetsburg
96	Plymouth	Farmers Mutual Ins. Ass'n	John Schneider	Hinton
97	Pocahontas	Farmers Mutual F. & L.	C. M. Saylor	Pomeroy
98	Polk	Farmers Mutual	C. H. Gross	Ankeny
99	Polk	Swedish Mutual	Alfred Holm	Des Moines
100	Pottawattomie	Farmers Mutual Fire	R. Campbell	Keg Creek
101	Poweshiek	Farmers Mutual	A. J. Blakely	Grinnell
102	Ringgold	Farmers Mut. Fire Ins. Ass'n	Wm. Shriver	Mt. Ayr
103	Sac	Farmers Mutual	W. D. Forbes	Wall Lake
104	Scott	Farmers Mutual	John E. Dempster	Donahue
105	Scott	Mut. Fire Self Ins. Co. of German Householders	Chr. Pahl	Blue Grass

CONTINUED.

NAME OF SECRETARY.	ADDRESS OF SECRETARY.	Date of organization.	Risks in force January 1, 1903.	Risks written or renewed during the year.	Risks cancelled or terminated during the year.
Lee Davis	Jefferson	March 22, 1888	\$ 665,032.00	\$ 193,467.00	\$ 158,873.00
Chas. G. Rogers	Grundy Center	July 25, 1888	655,780.00	353,100.00	188,205.00
F. D. Steen	Menlo	March 24, 1882	247,330.32	50,111.00	27,273.00
Charles Schuler	Garner	April 7, 1887	575,214.00	188,423.00	133,591.00
G. R. Mahen	Forest City	July 1, 1889	100,000.00	22,847.00	1,000.00
Fayette Holmes	Iowa Falls	May 30, 1890	264,814.00	81,753.00	17,937.00
J. J. Wood	New Providence	Aug. 14, 1871	150,050.00	49,275.00	28,256.00
C. N. Cadwell	Logan	June 25, 1887	781,237.00	304,685.00	102,685.00
Ed. N. Kitchen	Mt. Pleasant	June 10, 1873	1,636,846.00	415,850.00	301,305.00
G. A. Fridolph	Swedesburgh	Jan. 10, 1876	103,664.00	40,640.00	23,510.00
John Stigman	Cresco	July 1, 1890	423,535.00	253,499.00	23,554.84
S. K. Groth	Thor	Sept. 25, 1886	311,437.00	89,193.00	49,049.00
Alec. Hartley	Ida Grove	March 21, 1887	165,735.00	56,178.00	15,880.00
H. L. Uthoff	Norway	April 14, 1883	350,271.00	37,641.00	3,405.00
Levi Lewis	Victor	Sept. 4, 1875	1,234,261.00	122,179.00	76,051.00
T. F. Elliott	Preston	April 3, 1875	1,308,161.00	477,403.00	353,150.00
S. K. Groth	Newton	May 10, 1875	650,128.00	192,665.00	85,445.00
W. B. Frame	Glasgow	Aug. 1, 1874	724,529.00	179,867.00	101,658.00
Hiram Hatch	Iowa City	Nov. 15, 1873	337,204.00	125,619.00	88,274.00
R. A. Keen	Iowa City	Feb. 11, 1882	739,463.00	187,696.00	26,525.00
Isaac S. Weeber	Iowa City	July 7, 1886	314,782.00	27,157.00	16,745.00
E. Tudor	Iowa City	Dec. 6, 1873	236,601.00	83,075.00	62,266.00
H. Harms	Langworthy	Dec. 1, 1888	327,790.00	82,450.00	7,750.00
H. P. Newton	Keota	June, 1878	654,338.00	182,775.00	101,152.00
W. H. Brown	Rose Hill	Feb. 13, 1880	1,405,410.00	461,709.00	212,303.00
E. Blackford	Algona	April 9, 1887	590,917.00	148,850.00	35,108.00
J. O. Gritman	Springville	Nov. 30, 1867	781,644.00	118,305.00	114,962.00
Jos. Hanzlik	Western	Feb. 10, 1879	878,170.00	109,900.00	105,711.00
A. B. Strother	Mt. Vernon	Aug. 27, 1870	700,825.00	163,785.00	114,500.00
Jas. Yull	Cedar Rapids	May 18, 1874	1,375,214.00	349,890.00	321,030.00
J. S. Kelly	Wapello	Sept. 5, 1874	440,514.00	132,290.00	40,642.00
John Culbertson	Chariton	Jan. 10, 1887	727,379.00	183,978.00	143,930.00
Geo. Storek	De Sota	Jan., 1880	474,590.00	50,680.00	35,650.00
F. S. Whealen	Albion	Feb., 1869	914,235.00	90,365.00	53,020.00
Geo. E. Crary	Lamoille	Feb., 1872	894,338.20	67,132.75	103,295.50
O. S. Jacobs	Osage	April 1, 1874	1,760,300.00	194,175.00	111,983.00
A. F. Krause	St. Ansgar	Dec. 12, 1881	280,466.00	50,320.00	9,325.00
B. F. Rose	Onstana	June 10, 1893		55,638.00	290.00
P. B. English	Villisca	May 28, 1891	297,046.00	115,805.00	60,790.00
J. B. Jester	Sweetland	Nov. 8, 1873	643,135.00	33,905.00	36,870.00
J. L. Giesler	Wilton	Dec., 1872	1,317,231.00	249,537.00	156,338.00
Will Thomas	Sibley	Sept. 28, 1889	171,966.00	53,686.00	5,484.00
L. T. Gates	Gaza	July 10, 1890	187,360.00	170,397.00	26,105.00
F. T. Campney	Coin	Feb. 28, 1887	525,000.00	115,790.00	46,515.00
E. P. McEvoy	Osgood	April 3, 1886	904,435.00	248,041.00	197,664.00
Robert Cronch	Merrill	April 24, 1886	164,600.00	71,825.00	17,375.00
J. J. Bruce	Rolfe	Jan. 1, 1891	167,024.00	87,471.00	24,460.00
C. E. Harsh	Des Moines	April 6, 1874	1,488,253.00	344,642.00	249,575.00
C. A. Ryden	Des Moines	May 1, 1881	84,394.00	18,440.00	6,650.00
E. H. Olendorf	Council Bluffs	Dec. 10, 1878	2,043,660.00	717,105.00	513,222.00
L. G. C. Pearce	Grinnell	June 25, 1875	911,372.00	119,688.00	53,585.00
Thos. Wilson	Mt. Ayr	April 9, 1887	200,271.00	112,473.00	76,147.00
F. E. Gordon	Sac City	Aug., 1875	921,037.00	438,082.00	184,532.00
Henry Parmele	Davenport	Jan. 24, 1874	258,162.00	61,719.00	52,377.00
Chr. Pahl	Blue Grass	Aug. 12, 1868	1,000,450.00	29,820.00	5,850.00

TABLE No. I—

Number.	COUNTY.	NAME OF COMPANY.	NAME OF PRESIDENT.	ADDRESS OF PRESIDENT.
106	Scott	Walcott Mutual Fire	John Vogt	Stockton
107	Shelby	Danish Mutual Fire	Rasmus Hanson	Elk Horn
108	Shelby	Farmers Mutual	Marsellus Larson	Kirkman
109	Shelby	Westphalia Farmers Society	F. W. Loehr	Westphalia
110	Sioux	Farmers Mutual	Robt. Patterson	Hull
111	Sioux	German Farmers Mutual Fire	Henry F. Becker	Struble
112	Story	Farmers Mutual F. & L.	A. J. Graves	Ames
113	Story	Farmers Mutual	John Evenson	Roland
114	Story	Feldburg Mutual	John O. Severeid	Huxley
115	Tama	Farmers Mutual Aid	W. G. Malin	Tama
116	Tama	Mutual Fire Ins. Co. of German Farmers	Henry Voegel	Berlin
117	Taylor	Farmers Mut. Ins. Co. of Holt and Nodaway Townships	H. B. Moats	Guss
118	Van Buren	Southern Van Buren Co.	E. B. Kirkendall	Leando
119	Van Buren	Farmers Mut. Protective Ass'n	J. M. Bryant	Birmingham
120	Wapello	Kirkville Mut. F. & L. Ins. As.	John Reed	Kirkville
121	Wapello	Munterville Mut. F. & L. Ass'n	Samuel Johnson	Munterville
122	Warren	Farmers Mutual	John Bauer	Lacona
123	Wayne	Farmers Mutual Fire	H. C. Miller	Ovid
124	Webster	Farmers Mutual Ins. Ass'n	L. S. Coffin	Ft. Dodge
125	Webster	Scandinavian Mutual	Swan Johnson	Dayton
126	Washington	Farmers Mutual Ins. Ass'n	Sidney Coon	Riverside
127	Winnebago	Farmers Mut. F. & L. Ins. Ass'n	L. O. Dahlen	Lake Mills
128	Winneshiek	Bohemian Mutual	John Bouska	Protovia
129	Winneshiek	Farmers Mutual Fire	C. R. Williams	Wash. Prairie
130	Winneshiek	Norwegian Mut. Pro. Ass'n	A. Jacobson	Nordness
131	Woodbury	Mut. F. L. & T. Ins. Co. of Ger. Farmers	August Lille	Mapleton
132	Woodbury	Woodbury and Plymouth Co's Farmers Mutual	H. S. Eberly	Haskins
133	Worth	Farmers Mutual	E. E. Savre	Northwood
134	Wright	Farmers Mutual Ins. Ass'n	J. G. Mechem	Clarion
135		Farmers Mut. Hall Ins. Ass'n of Iowa	W. D. Forbes	Wall Lake
136		Iowa Mut. Tornado, Cyclone and Windstorm Ins. Ass'n	Miles Bradford	Washington
137		Town Mutual Fire Ins. Ass'n	C. W. Norton	Wilton June
Total				

CONTINUED.

NAME OF SECRETARY.	ADDRESS OF SECRETARY.	Date of organization.	Risks in force January 1, 1903.	Risks written and renewed during the year.	Risks cancelled and terminated during the year.
H. H. Sindt	Walcott	May 1, 1885	\$ 370,225.00	\$ 19,000.00	\$ 7,075.00
Hans Peterson	Elk Horn	March 1, 1886	542,491.00	287,180.00	137,032.00
A. N. Buckman	Kirkman	Feb. 12, 1887	393,416.00	188,635.00	62,396.00
Jos. Ruschenberg	Westphalia	Jan. 9, 1890	136,322.00	48,514.00	5,195.00
Calvin Hook	Hull	June 3, 1887	165,749.00	78,843.00	27,946.00
Hans Moeller	Rock Valley	Oct. 3, 1891	91,785.00	126,186.00	6,630.00
D. M. Hayden	Ames	July 1, 1887	515,775.00	189,791.00	99,639.00
R. K. Gaard	Roland	Nov. 1, 1885	383,919.00	122,400.00	19,950.00
A. K. Olson	Cambridge	April 11, 1887	82,325.00	15,700.00	700.00
Jas. O'Neill	Traer	March 11, 1873	1,265,000.00	94,079.00	74,227.00
Henry Slerts	Gladbrook		757,635.00	81,030.00	10,515.00
John Carlisle	Guss	April 4, 1888	106,877.00	49,163.00	20,580.00
Henry L. Worden	Pittsburg	March 2, 1891	216,875.00	117,041.00	12,795.00
J. S. Hope	Birmingham	Dec. 14, 1871	375,519.00	86,347.00	6,518.00
J. P. Thompson	Kirkville	March 10, 1879	417,874.00	77,349.00	74,821.00
C. E. Johnson	Munterville	March 10, 1881	64,031.00	13,315.00	6,130.00
H. F. Dunham	Milo	June 2, 1888	114,238.00	80,953.00	67,040.00
H. K. Evans	Corydon	April 6, 1872	631,192.00	176,827.00	191,437.00
C. H. Payne	Kalo	Oct. 14, 1884	932,517.00	334,508.00	169,445.00
C. E. Borg	Pilot Mound	Oct. 24, 1884	519,961.00	163,506.00	71,219.00
M. Goodspeed	Lexington	June 21, 1874	2,512,248.00	377,560.00	148,382.00
C. N. Flugum	Lake Mills	June 14, 1886	286,971.00	110,829.40	62,499.75
Joseph Jarosh	Spillville	Nov. 14, 1876	275,567.00	51,243.00	
Christian Lower	Decorah	March 24, 1877	374,441.00	65,650.00	13,647.00
J. J. Running	Nordness	March 16, 1872	1,113,909.00	112,574.00	16,142.00
William Wiese	Danbury	Jan. 15, 1890	115,675.00	30,050.00	4,985.00
M. E. Twitcheell	Moville	Feb. 20, 1889	126,579.00	25,345.00	23,307.00
T. G. Rine	Northwood	March 25, 1882	934,717.00	374,984.00	173,637.00
W. W. Shaplee	Clarion	June 28, 1890	424,000.00	171,140.00	79,749.00
W. A. Rutledge	Early	March 4, 1899		1,360,725.00	17,480.00
J. B. Herriman	Des Moines	Jan. 4, 1884	17,967,409.00	8,578,496.00	3,723,628.00
C. E. Harsh	Des Moines	Jan. 1, 1893		694,777.00	32,615.00
			109,442,804.37	32,220,644.15	15,013,817.94

TABLE No. I—

Number.	COUNTY.	NAME OF COMPANY.
1	Adair	Farmers Mutual Fire Insurance Association
2	Adams	Farmers Mutual Fire and Lightning Association
3	Allamakee	German Farmers Mutual Aid Association
4	Allamakee	Scandinavian Mutual Protective Association
5	Benton	Eden Fire
6	Benton	Iowa Township Mutual Fire
7	Black Hawk	Farmers Mutual Fire and Lightning
8	Boone	Farmers Mutual
9	Boone	Swede Mutual
10	Bremer	Farmers Mutual Fire
11	Bremer	First German Mutual Fire, Lightning and Storm
12	Bremer	German Farmers Mutual Lightning and Storm
13	Buchanan	Farmers Mutual
14	Buchanan	Patrons and Farmers
15	Buena Vista	Farmers Mutual Fire Insurance Association
16	Butler	Farmers Mutual
17	Calhoun	Farmers Mutual
18	Calhoun	German Mutual Fire, Lightning and Windstorm
19	Carroll	Farmers Mutual Fire and Lightning
20	Carroll	German Mutual Fire, Lightning, Wind, Cyclone and Tornado
21	Carroll	Hillsdale Mutual
22	Carroll	Mt. Carmel Mutual
23	Cass	Farmers Mutual
24	Cass	Noble Township Protective Association
25	Cedar	Springdale Mutual
26	Cerro Gordo	Farmers Mutual Insurance Association
27	Cherokee	Maple Valley
28	Cherokee	Western Cherokee Mutual Fire and Lightning
29	Chickasaw	Farmers Mutual
30	Clay	Farmers Mutual
31	Clayton	Farmers Mutual Fire and Lightning
32	Clayton	Farmers Mutual Fire and Lightning
33	Clinton	Farmers Mutual
34	Clinton	German Farmers
35	Clinton	German Mutual Fire and Lightning
36	Clinton	German Mutual Fire and Lightning
37	Crawford	Farmers Mutual Insurance Society
38	Crawford	Mutual Fire and Lightning of German Farmers
39	Dallas	Patrons Mutual
40	Decatur	Farmers Mutual
41	Delaware	Farmers Mutual Fire
42	Des Moines	Farmers Mutual
43	Des Moines	German Mutual Aid Fire Association
44	Des Moines	Swedish Mutual
45	Des Moines	Swedish Lutheran Mutual
46	Dubuque	Farmers Alliance Mutual
47	Fayette	Mutual Fire
48	Fayette	German Mutual Fire
49	Floyd	Farmers Mutual
50	Franklin	Farmers Insurance Company
51	Greene	Farmers Mutual Fire and Lightning
52	Grundy	Farmers Mutual Fire and Lightning
53	Guthrie	Farmers Mutual Fire Association
54	Hancock	Farmers Mut. Insurance Co., German Society of the M. E. Church
55	Hancock	Farmers Mutual Fire and Lightning

CONTINUED.

Risks in force Jan- uary 1, 1904.	Losses paid during the year.	Amount paid to officers and employees.	Amount of other expenses.	Total expenses during the year.	Cost of \$1,000.00 of insurance.
417,462.00	\$ 369.00	\$ 130.23	\$ 53.29	\$ 552.52	1.33
1,055,945.00	2,374.51	330.50	150.50	2,855.51	2.76
881,439.00	2,245.00	171.96	1.50	2,418.46	2.91
303,420.00	83.75	41.40	2.85	128.00	.825
922,870.00	5,578.54	218.60	82.75	5,879.95	6.37
				670.15	.719
922,410.00	614.50	41.50	14.15		
3,024,657.00	6,712.24	715.02	253.30	7,680.56	2.54
1,493,370.00	2,833.31	945.74		3,179.05	2.13
345,824.00	12.50	132.70	14.65	159.85	.462
2,508,098.00	3,694.49	604.59	164.00	4,463.14	1.72
				3,253.46	2.71
1,202,256.00	2,942.14	247.25	64.07		
1,310,000.00	2,413.33	305.98	30.52	2,758.83	2.11
1,750,000.00	5,357.83	564.00	211.00	6,132.83	3.50
1,300,864.00	2,106.40	529.90	70.45	2,715.75	2.09
673,886.00	863.00	451.53		1,314.53	1.93
2,500,203.00	1,550.64	994.95	39.30	2,584.89	.994
157,980.00	25.00	118.00	10.00	162.00	1.03
200,925.00	4,438.00	52.55	19.30	4,509.85	22.45
105,624.00		56.00		56.00	.285
841,956.00	535.00	181.64	39.98	755.92	.899
104,000.00	255.00	44.39	8.50	307.80	1.57
124,670.00	481.35	50.00	10.00	521.25	4.18
678,301.00	1,604.84	345.00	133.34	2,083.18	3.07
159,600.00	82.95	39.50	21.40	143.85	.758
775,000.00	7.00	119.00	22.97	148.97	.192
651,719.00	1,943.39	866.91	63.44	2,373.74	3.64
246,758.00	45.00	118.00	12.09	175.00	.709
922,609.00	577.50	100.00	96.55	865.04	.937
791,014.00	215.00	275.00	96.25	587.83	.743
979,112.00	1,423.50	452.00	104.10	1,979.60	2.02
1,791,690.00	1,574.99	288.84	135.08	2,001.91	1.12
2,178,847.00	5,007.74	233.99	66.10	5,398.13	2.48
1,458,338.00	1,177.00	171.80	179.00	1,527.80	1.05
412,395.00	75.00	108.30	14.58	197.88	.48
281,527.00		150.94		150.94	.536
526,900.00		103.50	0.50	113.00	.214
618,956.75	922.90	182.30	80.80	1,194.10	1.93
1,057,644.00	391.50	544.33	83.61	1,019.44	.615
579,687.00	1,224.00	410.86	93.50	1,727.36	2.98
152,002.00	284.00	82.00		366.00	2.77
195,202.00	775.00	51.93	18.60	845.55	4.33
450,373.00	266.00	137.75	16.00	420.41	.933
499,335.00	550.00	264.00	2.85	816.85	1.64
283,070.00	1,115.05	149.35	14.15	1,278.55	4.52
526,314.00	4,840.00	256.20	28.70	5,124.90	9.68
197,729.00	518.75	65.00	6.36	691.11	2.99
1,858,541.00	4,675.00	900.00	170.00	5,745.00	3.09
1,014,504.00	483.58	465.70	108.16	1,057.44	.655
1,565,153.00	781.00	339.00	101.00	1,221.00	.765
424,642.25	270.10	48.50	12.56	331.16	.780
699,626.00	863.00	295.50	38.50	1,197.00	1.71
800,615.00	205.00	283.00	58.44	546.44	.683
300,168.32	608.00	325.26	54.04	987.30	3.29
630,046.00	2,273.00	141.94	262.35	2,677.29	4.25
121,847.00	25.00	35.00	10.50	70.50	.679

TABLE No. I—

Number.	COUNTY.	NAME OF COMPANY.
55	Hardin	Farmers Mutual
57	Hardin	Providence Township Mutual
58	Harrison	Farmers Mutual Fire and Lightning
59	Henry	Farmers Mutual
60	Henry	Svea Mutual Protective
61	Howard	Farmers Union Mutual Fire and Lightning
62	Humboldt	Farmers Mutual
63	Ida	Blaine Center Fire and Lightning
64	Iowa	Lenox Mutual Fire and Lightning
65	Iowa	Patrons Mutual
66	Jackson	Farmers Mutual Aid Association
67	Jasper	Farmers Mutual
68	Jefferson	Farmers Insurance Union
69	Johnson	Lincoln Mutual
70	Johnson	Northwestern Farmers Mutual Fire
71	Johnson	Farmers Mutual of Sharon, Liberty and Washington townships
72	Johnson	Union Farmers Mutual
73	Jones	German Mutual Fire
74	Keokuk	Farmers Pioneer Mutual
75	Keokuk	Prairie Farmers Mutual
76	Kossuth	Mutual Insurance
77	Linn	Brown Township Mutual
78	Linn	Ceska Farneska
79	Linn	Linn Township Mutual Fire and Lightning
80	Linn	West Side Mutual
81	Louisa	Farmers Mutual Fire
82	Lucas	Mutual Fire and Lightning
83	Madison	Farmers Mutual
84	Marshall	Iowa Valley Mutual
85	Marshall	Farmers Mutual Fire
86	Mitchell	Farmers Mutual Fire
87	Mitchell	German Farmers Mutual
88	Monona	Farmers Mutual Fire
89	Montgomery	Villisca Mutual
90	Muscatine	Farmers Mutual Fire
91	Muscatine	White Pigeon Fire and Lightning
92	Osceola	Farmers Mutual Fire and Lightning
93	O'Brien	Farmers Mutual Fire and Lightning Insurance Association
94	Page	Morton Township Farmers Mutual Fire
95	Palo Alto	Farmers Mutual
96	Plymouth	Farmers Mutual Insurance Association
97	Pocahontas	Farmers Mutual Fire and Lightning
98	Polk	Farmers Mutual
99	Polk	Swedish Mutual
100	Pottawattamie	Farmers Mutual Fire
101	Poweshiek	Farmers Mutual
102	Ringgold	Farmers Mutual Fire Insurance Association
103	Sac	Farmers Mutual
104	Scott	Farmers Mutual
105	Scott	Mutual Fire Self Insurance Company of German Householders
106	Scott	Walcott Mutual Fire
107	Shelby	Danish Mutual Fire
108	Shelby	Farmers Mutual
109	Shelby	Westphalia Farmers Society
110	Sioux	Farmers Mutual

CONTINUED.

Risks in force January 1, 1894.	Losses paid during the year.	Amount paid to officers and employees.	Amount of other expenses.	Total expenses during the year.	Cost of \$1,000.00 of insurance.
\$ 328,610.00	\$ 37.57	\$ 105.10	\$ 54.63	\$ 197.30	\$.600
171,078.00	18.75	47.00	20.40	86.15	.504
983,237.00	1,056.25	416.50	104.04	1,576.79	1.60
1,751,391.00	3,329.15	660.50	119.16	4,108.81	2.35
120,794.00		31.00		31.00	.257
651,479.10	202.34	417.20	59.55	679.09	1.04
351,521.00	878.00	138.50		1,016.50	2.89
206,027.00	125.10	129.50	38.43	293.03	1.42
384,417.00	40.00	40.00		80.00	.206
1,280,389.00	1,405.77	314.14	29.05	1,748.96	1.37
1,432,414.00	3,295.00	631.50	60.50	3,987.00	2.78
757,348.00	1,639.45	437.17	60.85	2,157.47	2.85
802,738.00	2,884.95	193.77	110.21	3,194.93	3.98
374,639.00		131.00	10.63	141.63	.378
900,634.00	543.00	242.50	24.31	809.81	.890
325,194.00	183.00	30.50	4.36	217.86	.670
267,410.00	60.00	97.10	25.00	182.10	.681
402,490.00	8.80	110.07	9.00	128.77	.320
735,961.00	396.00	312.00	71.00	779.00	1.06
1,594,916.00	4,478.90	239.25	144.29	4,862.44	3.04
704,569.00	1,215.68	278.00		1,493.68	2.12
786,077.00	80.00	175.50	37.35	292.85	.373
972,359.00	1,014.61	431.24	19.29	1,465.14	1.51
750,110.00	197.00	156.93	28.10	382.03	.509
1,404,074.00	2,034.08	670.00	77.85	2,781.93	1.98
532,162.00	1,947.00	216.05	31.40	2,194.45	4.12
767,427.00	918.50	263.85	77.83	1,360.18	1.64
499,220.00	91.00	110.65	34.62	236.27	.473
930,580.00	1,797.00	175.00	192.00	2,164.00	2.33
856,175.45	2,181.70		376.17	2,557.87	2.98
1,842,490.00	2,087.35	277.28	87.79	2,452.42	1.33
337,461.00		71.62	3.56	75.18	.223
55,378.00		163.00	38.75	201.75	3.64
352,661.00	944.00	134.25	14.15	1,092.40	3.10
640,170.00	2,270.50	291.85	45.50	2,607.85	4.07
1,410,420.00	2,337.89	351.65	100.00	2,789.54	1.98
230,168.00	100.00	40.25	28.83	169.08	.768
331,592.00	504.00	366.00	15.91	885.91	2.67
594,275.00	492.10	246.00	31.60	759.70	1.28
954,812.00	1,260.90	443.14	90.87	1,794.91	1.88
219,310.00	26.00	76.00	2.25	104.25	.475
230,035.00	50.00	105.50	10.00	165.50	.719
1,583,320.00	2,641.50	830.32	439.73	3,911.55	2.47
94,154.00		39.25	5.50	44.75	.475
2,247,603.00	5,493.42	945.00	168.24	6,606.66	2.94
977,475.00	1,984.85	203.55	39.60	2,228.30	2.28
245,597.00	270.50	285.00	31.75	587.25	2.30
1,174,587.00	2,576.00	741.49	96.30	3,413.79	2.91
267,594.00	283.00	140.00	13.93	436.93	1.33
1,024,420.00	7.00	165.00	11.15	153.15	.179
382,150.00	50.00	120.00	20.60	190.60	.490
692,639.00	923.75	431.20	45.25	1,400.20	2.02
519,655.00	641.00	280.95	86.39	1,008.94	1.94
179,641.00		67.25	3.99	61.24	.341
216,616.00	335.26	69.00	61.25	465.51	2.15

TABLE No. I—

Number.	COUNTY.	NAME OF COMPANY.
111	Sioux	German Farmers Mutual Fire
112	Story	Farmers Mutual Fire and Lightning
113	Story	Farmers Mutual
114	Story	Fieldburg Mutual
115	Tama	Farmers Mutual Aid
116	Tama	Mutual Fire Insurance Company of German Farmers
117	Taylor	Farmers Mutual Insurance Company of Holt and Nodaway Twps.
118	Van Buren	Southern Van Buren County
119	Van Buren	Farmers Mutual Protective Association
120	Wapello	Kirkville Mutual Fire and Lightning Insurance Association
121	Wapello	Munterville Mutual Fire and Lightning Association
122	Warren	Farmers Mutual
123	Wayne	Farmers Mutual Fire
124	Webster	Farmers Mutual Insurance Association
125	Webster	Scandinavian Mutual
126	Washington	Farmers Mutual Insurance Association
127	Winnebago	Farmers Mutual Fire and Lightning Insurance Association
128	Winneshiek	Bohemian Mutual
129	Winneshiek	Farmers Mutual Fire
130	Winneshiek	Norwegian Mutual Protective Association
131	Woodbury	Mutual Fire, Lightning and Tornado Ins. Co. of German Farmers
132	Woodbury	Woodbury and Plymouth Counties Farmers Mutual
133	Worth	Farmers Mutual
134	Wright	Farmers Mutual Insurance Association
135		Farmers Mutual Hall Insurance Association of Iowa
136		Iowa Mutual Tornado, Cyclone and Windstorm Insurance Ass'n.
137		Town Mutual Fire Insurance Association
Total		

CONTINUED.

Risks in force Jan- uary 1, 1894.	Losses paid during the year.	Amount paid to officers and em- ployees.	Amount of other expenses.	Total expenses during the year.	Cost of \$1,000.00 of insurance.
\$ 211,335.00	\$ 101.25	\$ 180.80	\$ 65.21	\$ 356.26	\$ 1.09
695,927.00	1,845.55	632.40	108.39	2,676.34	4.42
486,360.00	87.35	306.05	42.90	496.30	1.02
97,325.00	320.00	85.00	16.00	421.00	4.33
1,285,851.00	3,754.01	340.91	171.60	4,275.52	3.33
828,150.00	667.87	325.80	50.00	1,053.67	1.27
126,160.00	460.00	84.00	10.75	554.75	4.40
321,119.00		85.00	35.00	120.00	.374
455,288.00	305.00	168.28	32.59	505.87	.948
420,402.00	646.05	204.00	10.00	860.05	2.05
72,116.00	33.00	31.50	3.75	68.25	.946
133,151.00	55.00	90.05	9.25	154.30	1.16
616,582.00	1,200.50	142.19	53.30	1,494.99	2.28
1,097,580.00	1,732.25	744.64	144.98	2,621.87	2.39
612,248.00	285.50	293.10	30.62	552.22	.902
2,771,426.00	4,292.85	1,168.04	166.20	5,627.09	2.03
335,300.65	481.65	140.27	21.75	643.67	1.92
326,810.00	584.00	118.00	48.00	750.00	2.29
426,444.00	97.77	204.92		302.69	.710
1,210,341.00	861.75	105.70	49.25	1,106.70	.914
149,740.00	88.60	96.00	12.65	192.25	1.28
128,577.00	350.00	45.79	20.91	416.70	3.24
1,127,064.00	1,013.96	459.50	71.13	1,524.59	1.35
515,391.00	711.50	716.00	174.00	1,601.50	3.17
1,343,245.00	7,000.00	7,454.39	573.16	15,027.55	11.19
22,822,277.00	14,419.29	13,044.77	1,609.36	29,073.33	1.27
662,162.00	19.00	1,965.85	218.02	2,202.87	3.33
\$ 125,749,630.58	\$ 179,136.30	\$ 57,672.54	\$ 10,550.48	\$ 247,350.32	\$ 1.97

TABLE

Showing business transactions in Iowa by all Companies

NAME OF COMPANY.	LOCATION.
IOWA COMPANIES.	
Anchor Mutual.....	Creston.....
Capital.....	Des Moines.....
Council Bluffs.....	Council Bluffs.....
Des Moines.....	Des Moines.....
Dubuque Fire and Marine.....	Dubuque.....
Farmers.....	Cedar Rapids.....
Fidelity.....	Des Moines.....
German Mutual.....	Davenport.....
Hawkeye.....	Des Moines.....
Indemnity.....	Davenport.....
Iowa Fire.....	Des Moines.....
Iowa State.....	Keokuk.....
Key City.....	Dubuque.....
Merchants and Bankers Mutual.....	Des Moines.....
Merchants and Manufacturers Fire.....	Clinton.....
Mill Owners Mutual.....	Des Moines.....
Security Fire.....	Davenport.....
State.....	Des Moines.....
Underwriters Mutual Fire.....	Sioux City.....
Total Iowa companies and average per cent.....	
OTHER THAN IOWA COMPANIES.	
Aetna.....	Hartford, Conn.....
Agricultural.....	Watertown, N. Y.....
American.....	Boston, Mass.....
American.....	Newark, N. J.....
American Central.....	St. Louis, Mo.....
American Fire.....	New York, N. Y.....
American Fire.....	Philadelphia, Pa.....
Atlas Assurance—U. S. Branch.....	Chicago, Ill.....
Royston.....	Boston, Mass.....
British American Assurance.....	Toronto, Canada.....
Buffalo German.....	Buffalo, N. Y.....
Caledonian—U. S. Branch.....	New York, N. Y.....
Citizens.....	Pittsburgh, Pa.....
Commercial Union—U. S. Branch.....	New York, N. Y.....
Concordia Fire.....	Milwaukee, Wis.....
Connecticut Fire.....	Hartford, Conn.....
Continental.....	New York, N. Y.....
Delaware.....	Philadelphia, Pa.....
Detroit Fire and Marine.....	Detroit, Mich.....
Dwelling House.....	Boston, Mass.....
Eagle Fire.....	New York, N. Y.....
Equitable Fire and Marine.....	Providence, R. I.....
Farmers Fire.....	York, Pa.....
Fire Association.....	Philadelphia, Pa.....

No. II.

doing other than Life Insurance business in the State in 1893.

When organized.	BUSINESS IN IOWA FOR 1893.				Per cent of losses paid to premiums received.
	Amount of risks written.	Premiums received.	Losses paid.	Losses incurred.	
1880	1,574,189	73,740.50	9,316.81	9,680.51	12.6
1884	4,351,506	88,306.18	48,534.61	40,473.75	55.0
1881	3,285,050	76,975.95	20,402.51	23,768.00	26.6
1881	16,757,622	326,291.71	157,920.04	163,902.42	48.4
1883	4,425,549	81,179.80	39,258.63	42,163.16	48.4
1880	13,200,007	269,946.80	121,570.45	129,927.16	45.0
1883	5,361,911	158,659.53	19,331.62	23,743.12	12.2
1888	1,614,680	7,556.70	545.00	545.00	7.2
1885	15,620,431	294,388.10	97,882.93	101,108.85	33.2
1890	1,227,181	19,705.65	7,239.23	8,636.68	36.6
1882	3,345,323	53,233.80	14,284.86	15,884.86	26.8
1885	3,734,503	96,549.40	37,848.07	39,150.34	39.2
1891	1,082,486	15,841.67	3,944.03	4,294.03	24.9
1885	1,098,689	77,173.21	15,507.07	21,078.45	29.2
1891	2,748,956	43,164.24	20,527.57	19,828.54	47.5
1880	38,600	32,889.46	18,478.12	22,478.12	56.2
1883	6,392,299	94,526.60	49,673.18	53,734.23	52.5
1885	11,265,617	296,949.49	119,231.09	125,473.21	53.3
1891	916,103	61,464.63	4,687.42	8,640.98	7.6
	98,161,472	2,078,624.42	797,333.18	860,511.41	38.4
1819	4,907,538	70,652.55	43,526.17	41,086.36	61.6
1863	637,100	8,311.55	3,034.92	2,983.92	36.5
1818	373,481	4,424.50	5,989.16	5,439.16	126.3
1846	894,305	9,279.39	3,870.24	3,878.14	41.7
1853	1,079,824	15,383.79	7,940.66	4,912.70	51.6
1887	833,305	14,489.94	12,235.85	11,493.34	84.4
1810	1,755,592	21,337.41	17,578.12	15,208.07	82.4
1808	474,585	6,020.48	7,741.57	7,664.25	111.9
1872	145,300	2,419.75	3,465.06	2,811.70	143.2
1853	885,901	14,253.11	8,239.87	4,491.76	57.7
1807	978,823	11,459.21	7,374.83	7,730.36	64.4
1805	648,076	10,873.15	4,334.48	5,629.85	39.9
1840	471,834	6,316.82	4,042.85	3,085.53	64.0
1861	3,166,922	40,991.33	23,129.27	29,703.08	56.4
1870	910,732	11,952.71	8,273.66	9,263.76	69.2
1850	3,665,007	47,903.24	27,051.66	32,034.80	58.4
1852	10,777,841	139,831.68	67,547.25	68,381.19	48.3
1835	440,704	5,020.04	2,710.80	6,184.80	45.8
1866	505,890	5,963.60	8,781.67	8,506.67	147.5
1872	407,862	3,837.36	1,458.17	1,846.69	38.0
1806	426,085	4,421.87	951.58	957.43	21.5
1850	193,766	2,231.22	3,383.48	3,157.18	151.6
1853	985,584	15,514.78	11,088.51	11,214.51	71.5
1820	2,861,969	48,164.79	34,699.46	36,159.37	71.9

TABLE No. II—

NAME OF COMPANY.	LOCATION.
OTHER THAN IOWA COMPANIES.	
Firemens	Chicago, Ill.
Firemens	Newark, N. J.
Firemans Fund	San Francisco, Cal.
Franklin Fire	Philadelphia, Pa.
German	Freeport, Ill.
German Fire	Peoria, Ill.
Germania Fire	New York, N. Y.
German American	New York, N. Y.
Girard Fire and Marine	Philadelphia, Pa.
Glens Falls	Glens Falls, N. Y.
Grand Rapids Fire	Grand Rapids, Mich.
Greenwich	New York, N. Y.
Guardian Assurance—U. S. Branch	New York, N. Y.
Hamburg Bremen—U. S. Branch	New York, N. Y.
Hanover Fire	New York, N. Y.
Hartford Fire	Hartford, Conn.
Home	New York, N. Y.
Imperial Fire—U. S. Branch	New York, N. Y.
Insurance Company of North America	Philadelphia, Pa.
Insurance Company of the State of Pennsylvania	Philadelphia, Pa.
Lancashire—U. S. Branch	New York, N. Y.
Lion Fire—U. S. Branch	Hartford, Conn.
Liverpool and London and Globe—U. S. Branch	New York, N. Y.
London Assurance Corporation—U. S. Branch	New York, N. Y.
London and Lancashire—U. S. Branch	New York, N. Y.
Manchester Fire Assurance Company	Chicago, Ill.
Manufacturers and Merchants	Pittsburg, Pa.
Mechanics	Philadelphia, Pa.
Mercantile Fire and Marine	Boston, Mass.
Merchants	Newark, N. J.
Merchants	Providence, R. I.
Michigan Fire and Marine	Detroit, Mich.
Milwaukee Mechanics	Milwaukee, Wis.
Minnesota Fire	Minneapolis, Minn.
National Fire	Hartford, Conn.
Newark Fire	Newark, N. J.
New Hampshire Fire	Manchester, N. H.
Niagara Fire	New York, N. Y.
Northern Assurance—U. S. Branch	New York, N. Y.
North British and Mercantile—U. S. Branch	New York, N. Y.
Northwestern National	Milwaukee, Wis.
Norwich Union Fire—U. S. Branch	New York, N. Y.
Orient	Hartford, Conn.
Pacific Fire	New York, N. Y.
Palatine—U. S. Branch	New York, N. Y.
Pennsylvania Fire	Philadelphia, Pa.
Phoenix	Brooklyn, N. Y.
Phoenix	Hartford, Conn.
Phoenix Assurance—U. S. Branch	New York, N. Y.
Providence Washington	Providence, R. I.
Prussian National—U. S. Branch	Chicago, Ill.
Queen Insurance Company of America	New York, N. Y.
Reliance	Philadelphia, Pa.
Rochester German	Rochester, N. Y.
Rockford	Rockford, Ill.

CONTINUED.

When organized.	BUSINESS IN IOWA FOR 1893.				Per cent of losses paid to premiums recorded.
	Amount of risks written.	Premiums received.	Losses paid.	Losses incurred.	
1867	102,567	1,054.07	3,605.50	3,984.08	189.1
1868	703,425	7,533.91	4,654.19	5,181.97	61.8
1869	1,342,860	15,877.06	10,233.42	9,112.79	64.6
1870	904,663	12,158.98	6,505.96	7,805.11	53.5
1871	8,117,811	156,030.18	82,735.40	88,708.65	53.0
1872	287,744	6,822.08	10,310.46	10,310.46	151.0
1873	1,617,048	21,197.20	4,928.61	6,523.80	29.3
1874	3,400,503	49,515.82	41,218.68	42,513.34	83.2
1875	1,161,170	14,946.01	6,744.55	4,833.57	45.1
1876	788,155	8,647.39	6,163.08	3,901.36	71.3
1877	380,903	5,851.22	5,207.03	5,207.03	80.0
1878	312,212	3,551.20	4,692.14	4,692.14	129.6
1879	693,573	10,090.92	7,350.14	9,906.02	73.1
1880	721,297	11,811.55	6,377.85	5,552.85	54.0
1881	1,341,880	20,346.76	16,129.40	18,091.66	79.7
1882	6,797,291	95,809.04	36,750.77	42,431.96	28.4
1883	11,289,854	135,025.45	86,898.83	88,879.84	64.4
1884	419,695	6,770.47	9,301.10	9,277.35	137.4
1885	4,382,779	70,073.61	34,957.68	46,879.65	49.9
1886	405,573	4,969.16	4,851.42	5,197.57	97.8
1887	1,611,439	26,280.36	13,887.06	15,538.33	52.8
1888	222,210	2,740.13	2,430.40	2,693.40	88.7
1889	4,746,499	63,311.94	44,097.94	45,009.94	69.7
1890	800,763	12,125.76	13,195.21	14,465.21	108.8
1891	1,071,320	17,057.65	14,000.06	14,250.06	82.1
1892	802,823	23,730.28	33,163.43	31,211.22	139.8
1893	179,582	2,384.19	3,388.28	3,303.23	142.1
1894	341,035	4,935.89	2,549.71	2,677.49	51.7
1895	465,142	5,009.61	6,353.31	4,801.54	124.8
1896	881,230	9,820.00	5,228.69	5,646.01	53.2
1897	193,769	2,231.22	3,383.49	3,157.18	151.6
1898	402,967	6,568.09	6,233.27	4,563.53	94.9
1899	2,528,213	32,633.70	18,525.20	22,042.20	56.8
1900	113,091	2,241.46	2,546.95	2,232.97	113.6
1901	4,679,443	64,877.79	37,423.63	37,738.49	57.7
1902	101,450	1,353.69	734.90	1,040.65	54.3
1903	1,656,911	19,880.44	14,007.13	16,444.71	79.5
1904	1,172,625	24,070.61	16,172.47	12,192.20	67.2
1905	1,076,287	15,942.55	11,203.56	8,818.68	70.2
1906	2,756,616	41,374.37	23,400.47	26,958.98	66.7
1907	2,080,571	33,792.39	16,533.89	16,857.56	48.4
1908	15,131.00	9,111.67	9,384.36	9,337.76	62.0
1909	1,462,694	16,472.24	8,794.84	9,036.63	53.4
1910	749,061	8,659.61	6,011.54	6,799.37	69.4
1911	438,068	7,432.19	4,611.02	4,611.02	62.0
1912	1,414,195	24,477.01	9,806.73	13,487.59	40.1
1913	8,773,242	76,144.16	76,144.16	80,029.02	51.0
1914	4,419,424	60,305.29	20,055.37	30,642.83	49.2
1915	822,712	13,006.12	12,430.77	9,726.90	95.6
1916	771,691	8,125.15	6,370.57	6,470.63	78.4
1917	367,481	5,247.99	2,485.03	2,483.13	47.4
1918	1,493,698	21,701.06	14,634.34	12,204.36	57.4
1919	243,536	2,267.51	3,086.28	4,336.70	39.4
1920	7,829.30	32,132.17	31,588.30	34,387.75	98.3

TABLE No. II—

NAME OF COMPANY.	LOCATION.
Royal—U. S. Branch.....	Chicago, Ill.....
St. Paul Fire and Marine.....	St. Paul, Minn.....
Scottish Union and National—U. S. Branch.....	Hartford, Conn.....
Security.....	New Haven, Conn.....
Springfield Fire and Marine.....	Springfield, Mass.....
Sun Insurance Office—U. S. Branch.....	New York, N. Y.....
Traders.....	Chicago, Ill.....
Union.....	Philadelphia, Pa.....
Union Assurance—U. S. Branch.....	New York, N. Y.....
United States Fire.....	New York, N. Y.....
Westchester Fire.....	New York, N. Y.....
Western Assurance.....	Toronto, Canada.....
Williamsburgh City Fire.....	Brooklyn, N. Y.....
Non-Iowa Companies—Total and average per cent.....	
Aggregate and average per cent of fire companies.....	
COMPANIES OTHER THAN FIRE.	
American Surety.....	New York, N. Y.....
Employers Liability Assurance Corporation—U. S. Branch.....	Boston, Mass.....
Fidelity and Casualty.....	New York, N. Y.....
Guarantee Company of North America.....	Montreal, Canada.....
Hartford Steam Boiler Inspection and Insurance Company.....	Hartford, Conn.....
Lloyd's Plate Glass.....	New York, N. Y.....
London Guarantee and Accident.....	Chicago, Ill.....
Metropolitan Plate Glass.....	New York, N. Y.....
National Surety.....	Kansas City, Mo.....
New Jersey Plate Glass.....	Newark, N. J.....
New York Plate Glass.....	New York, N. Y.....
Northwestern Live Stock.....	Des Moines, Iowa.....
*Standard Life and Accident.....	Detroit, Mich.....
Total of companies other than fire.....	
Grand total.....	

*Does no life business in Iowa.

CONTINUED.

When organized.	BUSINESS IN IOWA FOR 1893.				Per cent of losses paid to premiums received.
	Amount of risks written.	Premiums received.	Losses paid.	Losses incurred.	
1845	\$ 2,216,858	\$ 31,950.43	\$ 20,834.18	\$ 23,074.12	62.1
1863	2,587,417	34,390.85	19,208.93	19,264.86	55.9
1874	792,244	9,903.05	20,696.10	15,352.69	204.1
1841	1,013,831	13,119.80	11,579.56	12,855.39	88.3
1819	3,450,705	51,328.49	26,031.04	29,862.83	52.5
1710	1,100,210	15,527.15	19,204.65	19,692.17	123.7
1865	1,115,642	17,937.05	10,395.98	11,393.13	57.8
1804	673,176	7,244.24	4,744.79	5,054.00	65.5
1714	230,298	3,770.06	6,442.62	6,442.62	170.9
1824	381,506	3,518.60	3,394.26	3,725.26	90.5
1837	2,296,262	31,716.71	17,941.30	18,788.98	56.6
1851	2,793,219	42,027.46	25,580.40	26,439.75	69.9
1853	665,375	8,563.07	6,008.78	6,037.43	70.9
	\$ 156,799,190	\$ 2,226,020.72	\$ 1,404,555.05	\$ 1,447,630.11	62.8
	\$ 254,906,662	\$ 4,315,554.14	\$ 2,301,888.23	\$ 2,308,141.52	51.0
1884	\$ 780,000	\$ 4,812.28	\$ 70.85	\$ 70.85	1.5
1880	3,583,786	17,918.94	7,606.33	11,821.33	42.4
1876	1,009,000	10,790.77	5,173.32	5,173.32	47.9
1851	376,400	1,848.80	415.01	559.08	49.8
1866	1,240,300	9,464.33	1,148.57	1,163.87	20.3
1882	151,419	4,372.04	36.00	277.58	20.3
1869	501	1,369.82	277.58	1,184.24	73.4
1874	49,764	1,613.03	62.25	62.25	13.1
1862	459,750	474.45	157.45	157.45	15.8
1868	17,680	894.83	17,450.00	22,200.00	45.6
1891	39,894	38,274.95	19,488.43	19,488.43	48.0
1880	497,061	39,867.35			
1884	2,039,750				
	\$ 10,245,905	\$ 131,837.68	\$ 53,034.03	\$ 62,158.40	40.2
	\$ 205,146,567	\$ 4,447,391.82	\$ 2,354,922.26	\$ 2,370,299.92	50.7

TABLE

An exhibit of the condition and business of insurance companies

NAME AND LOCATION OF COMPANIES.	CONDITION DECEMBER 31, 1893.		
	Paid up capital stock.	Total gross assets.	Total liabilities, including paid up capital stock.
IOWA COMPANIES.			
Anchor Mutual Fire, Creston.....	Mutual.	\$ 106,262.10	\$ 20,761.23
Capital, Des Moines.....	\$ 25,000.00	110,561.46	85,237.19
Council Bluffs, Council Bluffs.....	\$ 25,000.00	101,442.10	78,764.59
Des Moines, Des Moines.....	\$ 25,000.00	319,308.47	269,030.94
Dubuque Fire and Marine, Dubuque.....	100,000.00	300,556.88	163,069.41
Farmers, Cedar Rapids.....	100,000.00	516,643.37	438,145.30
Fidelity, Des Moines.....	25,000.00	148,659.48	83,690.60
German Mut. Fire, of Scott County, Davenport.....	Mutual.	38,072.10	37,895.69
Hawkeye, Des Moines.....	\$ 25,000.00	605,575.48	383,053.49
Iowa Fire, Des Moines.....	26,500.00	47,385.88	46,785.10
Iowa State Mutual, Keokuk.....	Mutual.	664,999.07	6,900.00
Key City Fire, Dubuque.....	50,000.00	64,191.18	57,440.01
Merchants and Bankers Mutual, Des Moines.....	Mutual.	147,446.64	20,244.92
Merchants and Manf. Fire Ins. Co., Clinton.....	\$ 25,000.00	48,696.24	48,569.08
Mill Owners Mutual Fire, Des Moines.....	Mutual.	131,202.03	6,000.00
Security Fire, Davenport.....	\$ 25,000.00	168,981.68	107,744.06
State, Des Moines.....	200,000.00	467,078.50	460,697.29
Underwriters Mutual, Sioux City.....	Mutual.	118,428.40	20,674.37
Total Iowa Companies.....	\$ 651,500.00	\$ 4,105,351.15	\$ 2,334,773.27
OTHER THAN IOWA COMPANIES.			
Aetna, Hartford, Conn.....	\$ 4,000,000.00	\$ 10,807,666.64	\$ 7,796,733.19
Agricultural, Watertown, N. Y.....	500,000.00	2,312,676.19	2,051,476.36
Alliance Hall and Cyclone Mut., Austin, Minn.....	Mutual.	39,030.88	1,293.42
American, Boston, Mass.....	300,000.00	568,520.30	585,812.85
American, Newark, N. J.....	600,000.00	2,342,939.07	1,171,977.66
American Central, St. Louis, Mo.....	600,000.00	1,572,303.17	1,409,370.83
American Fire, New York, N. Y.....	400,000.00	1,512,570.28	1,376,752.06
American Fire, Philadelphia, Pa.....	500,000.00	2,683,115.46	2,606,141.72
Atlas Assurance, U. S. Br., Chicago, Ill.....	None in U. S.	758,149.82	430,030.09
Boylston, Boston, Mass.....	557,200.00	883,690.41	867,730.75
British American Assurance, Toronto, Canada.....	None in U. S.	1,108,936.87	710,562.40
Buffalo German, Buffalo, New York.....	200,000.00	1,691,386.06	625,836.65
Caledonian, U. S. Br., New York, N. Y.....	None in U. S.	1,879,409.33	1,510,440.46
Citizens, Pittsburg, Pa.....	500,000.00	767,817.51	764,827.56
Commercial Union, U. S. Br., New York, N. Y.....	None in U. S.	3,555,192.56	2,616,316.45
Concordia Fire, Milwaukee, Wis.....	200,000.00	695,090.63	667,761.37
Connecticut Fire, Hartford, Conn.....	1,000,000.00	2,831,088.95	2,491,396.20
Continental, New York, N. Y.....	1,000,000.00	6,433,171.33	4,856,575.95
Delaware, Philadelphia, Pa.....	702,875.00	1,495,726.96	1,385,365.23
Detroit Fire and Marine, Detroit, Mich.....	400,000.00	1,154,851.99	616,719.27
Dwelling House, Boston, Mass.....	300,000.00	473,277.05	451,680.74
Eagle Fire, New York, N. Y.....	300,000.00	1,113,661.74	503,673.98
Equitable Fire and Marine, Providence, R. I.....	300,000.00	549,783.66	515,812.98
Farmers Fire, York, Pa.....	Mutual.	593,858.56	383,251.80
Farmers Co-operative H. & C., Montevideo, Minn.....	Mutual.	10,414.03	4,444.60
Fire Ass'n of Philadelphia, Philadelphia, Pa.....	500,000.00	5,056,720.61	4,551,798.38
Firemen, Chicago, Ill.....	250,000.00	409,614.97	342,689.31
Firemen, Newark, N. J.....	600,000.00	1,882,563.07	962,736.04
Firemen's Fund, San Francisco, Cal.....	1,000,000.00	3,111,489.67	2,378,422.00
Franklin Fire, Philadelphia, Pa.....	400,000.00	3,130,589.49	2,170,857.95

No. III.

other than life operating in Iowa during the year 1893.

Net surplus.	BUSINESS TRANSACTED DURING THE YEAR 1893.				
	Total cash income.	Total cash expenditures.	Amount of risks written and renewed during the year 1893.	Premiums received.	Losses paid.
\$ 25,504.27	\$ 29,552.57	\$ 27,637.53	\$ 1,574,180.00	\$ 73,740.50	\$ 7,747.13
20,469.80	80,469.80	73,236.51	4,351,566.00	88,306.18	41,241.53
70,865.37	70,865.37	57,398.31	3,285,980.00	76,975.95	20,246.23
22,677.51	241,728.82	250,718.14	16,757,622.00	336,291.71	139,659.55
50,337.53	86,863.15	69,088.86	4,708,942.00	83,282.81	36,378.98
137,267.47	255,386.16	250,163.48	13,200,007.00	269,946.89	112,800.01
78,498.07	43,593.52	40,113.72	5,991,911.00	188,650.33	17,389.08
64,998.88	1,215.94	2,180.55	1,614,680.00	7,566.70	545.00
229,521.99	269,327.45	273,513.81	15,670,431.00	294,388.10	97,882.93
690.78	41,070.65	32,189.04	3,345,323.00	63,233.80	14,284.86
99,605.86	99,605.86	96,501.57	3,734,503.84	209,597.14	37,848.07
18,193.95	11,973.87	1,082,486.00	15,841.67	15,841.67	3,944.04
6,751.17	31,038.26	29,793.25	1,068,680.00	77,173.21	15,607.07
137.16	35,164.41	36,306.45	2,748,056.50	42,164.24	20,527.57
83,841.91	73,702.64	307,000.00	14,213.75	60,700.71	40,579.96
61,237.62	86,202.19	70,136.35	6,392,209.00	94,526.60	278,106.60
6,381.21	430,615.80	486,467.08	26,200,522.00	481,433.81	11,286.70
46,395.62	46,110.26	2,284,756.00	94,243.33		
\$ 678,703.66	\$ 1,941,060.32	\$ 1,936,321.42	\$ 113,729,743.34	\$ 2,464,566.92	\$ 953,766.10
\$ 3,010,933.45	\$ 4,644,786.98	\$ 4,483,809.84	\$ 440,010,642.00	\$ 4,913,064.24	\$ 5,522,811.53
261,199.83	1,074,707.25	1,057,031.30	129,241,352.00	1,181,126.14	562,621.87
35,955.62	19,924.95	302,406.49	36,075,988.00	415,085.05	246,453.06
361,368.53	676,283.69	616,536.95	74,484,080.00	698,266.57	333,785.96
1,170,961.41	896,867.35	895,064.74	79,355,126.00	1,001,731.35	535,176.76
162,923.34	1,517,945.87	1,674,069.17	150,208,036.00	1,828,264.20	1,100,239.85
138,818.22	1,063,063.69	2,474,684.72	288,557,965.00	2,710,989.78	1,769,294.75
76,973.74	499,965.25	427,090.39	49,794,501.00	678,246.40	274,141.64
328,129.73	373,123.55	354,680.08	37,464,656.00	403,252.09	255,106.57
15,359.66	966,717.14	960,268.37	95,895,560.00	1,253,231.58	600,680.45
398,374.47	533,270.63	462,126.41	51,191,330.00	572,709.53	259,144.35
1,005,549.41	1,609,977.25	1,801,357.58	194,780,538.00	2,168,076.18	1,200,021.50
960,058.87	360,504.76	360,504.76	30,222,818.00	309,029.50	244,040.63
2,990.15	2,952,576.35	2,926,185.87	330,403,829.00	3,589,751.88	2,078,000.33
938,883.11	500,161.03	504,556.50	46,562,195.00	575,084.28	300,713.49
37,220.26	1,765,389.70	1,745,589.92	150,882,390.00	1,935,841.73	1,091,143.03
399,692.76	3,228,004.03	3,052,743.98	363,702,419.00	3,352,663.75	1,780,555.72
1,576,595.38	110,361.75	1,015,105.12	120,282,203.00	1,120,207.38	616,480.84
110,361.75	334,237.97	344,368.96	30,172,504.00	359,144.42	207,565.65
538,132.72	21,596.31	191,652.65	18,737,563.00	208,916.74	102,401.46
21,596.31	222,969.69	216,178.05	34,792,380.00	242,749.11	99,128.85
609,987.76	281,908.31	300,948.00	25,669,375.00	312,003.69	191,812.48
33,970.68	380,665.87	414,525.60	33,178,680.00	412,256.73	284,403.87
210,606.76	16,015.81	15,888.51			6,731.38
504,922.23	2,356,863.48	2,553,889.85	210,405,432.00	2,658,297.74	1,624,019.52
66,925.66	122,205.94	128,587.86	10,962,169.00	140,321.65	88,850.95
919,837.03	488,357.75	526,496.31	45,693,176.00	448,053.37	315,267.01
730,067.58	1,830,180.26	1,707,071.41	196,789,521.00	2,502,039.10	1,031,124.28
953,731.54	657,249.60	650,271.77	33,890,611.00	617,535.72	322,903.28

TABLE No. III—

NAME AND LOCATION OF COMPANIES.	CONDITION DECEMBER 31, 1893.		
	Paid up capital stock.	Total gross assets.	Total liabilities, including paid up capital stock.
OTHER THAN IOWA COMPANIES.			
German, Freeport, Ill.	\$ 200,000.00	\$ 2,918,478.84	\$ 2,240,314.02
German Fire, Peoria, Ill.	200,000.00	345,207.89	307,826.17
Germania Fire, New York, N. Y.	1,000,000.00	3,206,984.21	2,296,651.38
German-American, New York, N. Y.	1,000,000.00	5,097,403.10	4,340,060.40
Girard Fire and Marine, Philadelphia, Pa.	300,000.00	1,700,172.27	1,188,795.70
Glens Falls, Glens Falls, N. Y.	200,000.00	2,240,552.90	977,545.39
Grand Rapids Fire, Grand Rapids, Mich.	200,000.00	348,377.17	325,505.23
Greenwich, New York, N. Y.	200,000.00	1,358,210.87	1,236,250.98
Guardian Assurance, U. S. Br., New York, N. Y.	None in U. S.	1,804,572.14	1,166,446.84
Hamburg-Bremen Fire, U. S. Br., New York, N. Y.	None in U. S.	1,291,116.12	950,452.91
Hanover Fire, New York, N. Y.	1,000,000.00	2,070,334.13	1,851,014.48
Hartford Fire, Hartford, Conn.	1,250,000.00	7,378,092.03	5,081,322.06
Home, New York, N. Y.	3,000,000.00	9,008,833.62	3,448,508.65
Imperial Fire, U. S. Br., Boston, Mass.	None in U. S.	1,847,271.94	1,084,467.57
Ins. Co. of North America, Philadelphia, Pa.	3,000,000.00	9,432,249.80	7,566,741.73
Ins. Co. of the State of Penn., Philadelphia, Pa.	200,000.00	735,089.12	704,003.46
Lancashire, U. S. Br., Hartford, Conn.	None in U. S.	2,287,776.03	1,661,895.31
Lion, U. S. Br., Hartford, Conn.	None in U. S.	868,915.74	489,115.46
Liverpool and London and Globe, U. S. Br., New York	None in U. S.	8,508,271.28	5,571,746.49
London Assurance Corp., U. S. Br., New York	None in U. S.	2,175,658.36	1,152,329.90
London and Lancashire, U. S. Br., Chicago, Ill.	None in U. S.	2,641,028.02	1,902,106.99
Manchester Fire, U. S. Br., Chicago, Ill.	None in U. S.	2,085,549.40	1,502,380.03
Manufacturers and Merchants, Pittsburg, Pa.	250,000.00	437,739.24	391,118.66
Mercantile Fire and Marine, Boston, Mass.	400,000.00	588,763.50	579,368.11
Mechanics, Philadelphia, Pa.	250,000.00	790,322.58	660,291.95
Merchants, Newark, N. J.	400,000.00	1,290,760.05	1,196,239.40
Merchants, Providence, R. I.	200,000.00	463,623.37	429,504.32
Michigan Fire and Marine, Detroit, Mich.	400,000.00	778,332.77	752,004.93
Milwaukee Mechanics, Milwaukee, Wis.	200,000.00	2,016,504.54	1,012,932.39
Minnesota Fire, Minneapolis, Minnesota	200,000.00	207,894.31	272,049.62
National Fire, Hartford, Conn.	1,000,000.00	3,244,455.98	2,937,841.91
Newark Fire, Newark, N. J.	250,000.00	625,296.90	429,290.95
New Hampshire Fire, Manchester, N. H.	800,000.00	2,162,544.46	1,737,914.89
Niagara Fire, New York, N. Y.	500,000.00	2,214,193.17	1,919,774.62
Northern Assurance, U. S. Br., New York, N. Y.	None in U. S.	1,657,090.89	1,216,618.61
North British & Mercantile, U. S. Br., New York	None in U. S.	3,419,141.18	2,387,723.87
Northwestern National, Milwaukee, Wis.	600,000.00	1,533,979.45	1,325,705.20
Norwich Union, U. S. Br., New York, N. Y.	None in U. S.	1,823,461.11	1,415,046.47
Orient, Hartford, Conn.	500,000.00	2,091,694.08	1,768,098.25
Pacific Fire, New York, N. Y.	200,000.00	736,253.99	598,221.62
Palatine, U. S. Br., Chicago, Ill.	None in U. S.	2,255,974.58	1,748,624.78
Pennsylvania Fire, Philadelphia, Pa.	400,000.00	3,859,038.36	2,568,883.63
Phoenix, Brooklyn, N. Y.	1,000,000.00	5,909,963.27	5,401,303.63
Phoenix, Hartford, Conn.	2,000,000.00	5,429,793.51	4,716,507.58
Phoenix Assurance, U. S. Br., New York, N. Y.	None in U. S.	2,420,111.69	1,834,480.56
Providence, Washington, Providence, R. I.	400,000.00	1,217,302.19	1,210,815.51
Prussian National, U. S. Br., Chicago, Ill.	None in U. S.	763,509.22	368,690.70
Queen Ins. Co. of America, New York, N. Y.	500,000.00	3,645,937.61	2,616,158.59
Reliance, Philadelphia, Pa.	300,000.00	816,264.42	630,195.66
Rochester-German, Rochester, N. Y.	200,000.00	915,898.99	700,725.74
Rockford, Rockford, Ill.	200,000.00	991,741.28	900,455.55
Royal, U. S. Br., Chicago, Ill.	None in U. S.	7,469,681.44	5,258,880.90
St. Paul Fire and Marine, St. Paul, Minn.	500,000.00	2,101,153.88	1,645,638.14
Scottish Union & Nat'l, U. S. Br., Hartford, Conn.	None in U. S.	2,543,249.12	1,121,744.00
Security, New Haven, Conn.	200,000.00	566,213.97	538,719.56

CONTINUED.

Net surplus.	BUSINESS TRANSACTED DURING THE YEAR 1893.				
	Total cash income.	Total cash expenditures.	Amount of risks written and renewed during the year 1893.	Premiums received.	Losses paid.
\$ 672,164.82	\$ 1,686,548.19	\$ 1,628,727.91	\$ 114,414,626.00	\$ 1,803,748.13	\$ 942,232.07
37,381.72	103,767.81	153,072.01	6,708,049.00	98,780.71	91,184.90
960,332.80	1,206,991.04	1,152,862.38	180,844,832.00	1,558,682.08	632,204.81
1,637,352.70	3,265,955.28	3,219,260.13	410,567,744.00	4,249,087.44	1,921,276.91
511,376.37	551,849.15	524,253.40	50,137,457.00	579,167.01	262,886.94
1,272,007.51	774,115.05	671,940.79	78,144,103.00	820,580.24	374,282.46
20,811.94	100,039.70	210,648.96	17,321,624.00	240,602.59	129,975.89
121,659.89	1,275,388.78	1,347,182.03	224,145,182.00	1,512,658.32	910,125.66
538,125.30	1,164,431.26	1,282,125.69	141,643,244.50	1,423,284.71	836,829.17
280,063.21	1,196,621.32	1,288,805.55	112,753,481.00	1,463,446.01	900,239.07
219,319.65	973,348.50	1,451,696.43	145,060,302.00	1,585,777.64	945,128.35
2,206,769.97	4,376,569.31	3,882,174.07	309,876,928.00	4,883,174.35	2,273,198.85
560,324.97	5,624,942.76	5,718,661.26	753,067,809.00	7,158,003.50	3,486,341.10
762,804.37	1,217,274.14	1,331,072.15	134,765,884.00	1,581,816.60	913,079.50
1,865,508.07	6,081,587.22	6,368,908.17	1,013,378,869.00	7,604,165.45	4,327,656.73
51,085.60	368,747.25	497,893.00	36,076,007.00	444,611.51	260,068.58
625,880.72	2,175,856.21	2,614,740.69	255,436,645.00	2,949,803.21	1,828,715.04
379,869.28	606,566.69	646,506.21	73,415,364.00	983,791.47	446,030.91
9,096,524.79	5,969,230.41	5,274,767.45	730,069,729.00	7,490,665.61	3,551,971.41
1,023,337.46	1,485,172.67	1,515,175.38	203,445,022.00	1,634,192.72	1,049,079.27
678,331.90	2,120,287.02	2,024,135.15	272,008,106.00	2,748,838.60	1,328,094.18
463,169.37	1,729,360.88	1,686,329.29	177,011,737.00	2,289,899.26	1,126,946.39
46,620.58	160,542.34	173,892.32	21,672,094.00	250,473.22	98,843.07
9,594.39	235,099.04	248,897.99	24,117,593.00	265,369.25	158,386.44
100,030.63	298,670.04	270,044.28	29,601,524.00	290,078.30	163,032.64
103,460.65	926,600.74	1,146,808.25	88,769,699.00	1,050,928.02	770,427.43
34,119.65	306,286.51	307,828.12	29,285,391.00	342,561.28	198,348.20
26,327.84	498,862.31	568,541.03	45,220,222.00	585,929.85	391,102.17
1,004,572.15	972,284.69	952,746.45	74,818,844.00	1,094,867.94	559,918.10
172,118.65	155,428.88	8,751,047.00	137,410.68	106,717.82	
306,614.07	2,120,998.04	1,965,357.52	265,003,323.00	2,564,043.39	1,190,216.76
196,006.04	214,973.23	246,701.84	24,004,037.00	230,817.67	143,302.46
434,649.66	1,088,865.27	1,026,413.16	104,244,300.00	1,227,808.96	637,470.08
363,418.55	1,722,624.06	1,782,416.79	191,299,171.00	2,134,930.11	1,124,777.48
440,472.28	1,298,677.69	1,307,040.47	138,187,700.00	1,629,210.40	932,168.27
1,031,417.31	2,535,009.17	2,508,619.45	268,587,898.00	2,977,396.05	1,785,480.59
310,184.25	705,417.67	634,515.96	61,356,225.00	737,296.37	359,040.89
410,414.64	1,606,655.33	1,629,899.99	180,112,042.00	1,945,397.35	1,110,367.41
322,065.83	1,513,307.87	1,580,533.95	152,405,918.00	1,842,873.54	1,100,320.95
198,012.37	404,686.50	410,975.38	49,853,385.00	478,005.87	251,567.44
507,349.80	2,394,534.29	2,002,076.57	247,097,427.00	2,703,124.02	1,263,176.14
1,290,174.73	1,706,761.07	1,672,162.51	177,060,933.00	1,983,475.71	1,060,449.73
592,659.64	4,907,471.02	4,808,755.16	529,643,640.00	5,739,702.66	2,990,812.58
713,195.93	3,603,465.04	3,719,117.12	339,388,301.00	3,828,154.23	2,275,007.31
585,631.13	1,960,369.65	1,963,021.91	336,632,320.00	3,352,642.27	1,316,043.59
6,486.68	971,160.90	1,163,026.20	221,233,657.00	1,760,777.41	848,161.48
394,815.52	442,578.78	429,792.27	49,893,080.00	596,855.64	269,403.91
1,029,779.02	2,289,779.02	2,163,058.16	235,408,881.00	2,786,708.62	1,449,625.07
186,069.36	278,336.92	296,962.25	32,201,570.00	327,213.33	181,591.47
215,173.19	570,250.08	604,141.36	65,641,818.00	709,210.70	378,086.64
91,385.73	581,970.46	570,696.67	55,135,502.00	600,412.12	294,886.74
2,210,800.48	5,176,923.95	4,852,547.07	717,334,355.00	6,645,110.35	3,269,086.71
455,515.74	1,577,811.59	1,731,521.81	136,804,126.00	1,813,029.57	1,184,139.47
1,421,565.12	1,360,394.59	1,096,067.07	239,082,047.00	2,422,631.41	722,313.27
27,493.51	459,030.38	649,456.63	70,143,438.00	683,653.99	406,401.06

TABLE No. III—

NAME AND LOCATION OF COMPANY.	CONDITION DECEMBER 31, 1893.		
	Paid up capital stock.	Total gross assets.	Total liabilities, including paid up capital stock.
OTHER THAN IOWA COMPANIES.			
Springfield Fire and Marine, Springfield, Mass.	\$ 1,500,000.00	\$ 3,503,495.17	\$ 3,143,074.08
Sun Insurance Office, U. S. Br., New York	None in U. S.	2,449,543.10	1,901,012.00
Traders, Chicago, Ill.	500,000.00	1,701,810.14	1,079,251.39
Union, Philadelphia, Pa.	300,000.00	408,431.95	478,863.25
Union Assurance Society, U. S. Br., New York	None in U. S.	841,907.21	315,246.30
United States Fire, New York, N. Y.	250,000.00	651,023.95	550,330.50
Westchester Fire, New York, N. Y.	300,000.00	1,821,549.52	1,494,078.70
Western Assurance, Toronto Canada.	None in U. S.	1,632,577.41	1,147,831.98
Williamsburgh City Fire, Brooklyn, N. Y.	250,000.00	1,477,257.52	879,567.53
Total non-Iowa companies.....	\$ 41,710,075.00	\$213,392,300.04	\$162,161,048.41
Total of fire companies.....	\$ 42,361,575.00	\$217,497,741.19	\$164,495,821.68
COMPANIES OTHER THAN FIRE.			
American Surety, New York	\$ 2,000,000.00	\$ 3,371,038.56	\$ 2,550,408.50
Employers' Liability Assurance Corporation, U. S. Br., Boston, Mass.	None in U. S.	1,190,977.28	718,320.00
Fidelity and Casualty, New York	250,000.00	2,086,756.17	1,917,239.55
Guarantee Co. of North America, Montreal, Can.	None in U. S.	778,979.42	177,921.38
Hartford Steam Boiler Inspection and Insurance Company, Hartford, Conn.	500,000.00	1,862,501.25	1,739,213.50
Lloyds' Plate Glass, New York, N. Y.	250,000.00	509,293.65	508,816.71
London Guar. and Acc't, U. S. Br., Chicago, Ill.	None in U. S.	368,762.54	157,364.96
Metropolitan Plate Glass, New York, N. Y.	100,000.00	385,051.61	240,115.66
National Surety Co., Kansas City, Mo.	250,000.00	322,777.15	312,538.30
New Jersey Plate Glass, Newark, N. J.	100,000.00	131,843.62	126,167.72
New York Plate Glass, New York, N. Y.	100,000.00	205,038.75	203,407.00
Northwestern Live Stock, Des Moines, Iowa	100,000.00	175,090.30	149,512.13
*Standard Life and Accident, Detroit, Mich.	200,000.00	763,744.07	712,610.44
Total of companies other than fire.....	\$ 3,850,000.00	\$ 12,272,036.37	\$ 9,522,637.53
Grand total.....	\$ 46,211,575.00	\$229,769,777.56	\$174,018,486.21

*Does no life business in Iowa.

CONTINUED.

Net surplus.	BUSINESS TRANSACTIONS DURING THE YEAR, 1893.				
	Total cash income.	Total cash expenditures.	Amount of risks written and renewed during the year.	Premiums received.	Losses paid.
\$ 392,421.09	\$ 1,918,704.04	\$ 2,015,748.63	\$ 123,165,402.00	\$ 1,769,884.23	\$ 1,230,202.88
548,531.16	2,083,836.40	2,278,564.30	228,476,505.00	2,534,419.27	1,589,307.93
622,678.75	745,727.89	771,034.22	56,878,010.00	845,105.01	480,076.30
21,628.70	323,522.51	335,747.18	34,892,411.00	379,912.50	215,841.09
535,720.42	498,291.83	350,638.20	30,138,935.00	538,184.66	295,051.80
100,693.02	378,513.97	410,005.88	1,233,472.00	481,573.57	228,698.90
327,470.73	1,394,564.98	1,310,190.30	134,092,017.00	1,531,018.12	787,748.76
504,743.43	1,853,373.86	1,887,549.81	229,146,479.00	2,523,739.87	1,325,146.21
307,389.89	612,402.53	657,950.93	77,337,240.00	646,525.30	367,231.92
\$ 51,210,075.00	\$ 130,815,771.80	\$ 131,384,036.46	\$ 14,989,126,623.00	\$ 159,225,351.98	\$ 67,658,362.62
\$ 51,896,776.09	\$ 137,737,732.12	\$ 133,229,257.88	\$ 15,082,855,766.34	\$ 161,689,918.00	\$ 68,612,068.72
\$ 811,629.97	\$ 885,200.51	\$ 741,422.30	\$ 136,057,448.00	\$ 846,357.18	\$ 242,364.86
472,657.28	909,875.46	893,412.87	253,774,087.00	1,127,884.83	486,555.02
169,516.62	2,308,545.02	2,130,375.38	333,703,146.00	2,523,832.10	895,439.72
601,038.04	396,856.43	245,567.72	53,457,993.00	245,767.96	97,831.79
123,287.95	790,315.27	714,556.29	113,488,943.00	1,097,293.30	67,085.75
90,412.94	404,615.84	388,671.63	15,122,197.00	430,224.63	164,909.50
239,397.88	119,544.23	58,589.70	.....	.....	7,591.37
145,534.95	247,089.63	238,939.15	9,812,821.00	272,233.94	103,415.00
10,238.76	117,309.66	82,282.50	24,930,432.00	94,626.36	20,499.04
5,675.90	37,917.88	35,300.81	1,132,114.00	35,672.74	11,114.15
2,261.75	179,371.11	166,054.24	8,390,709.00	212,822.47	68,851.84
29,586.17	88,762.72	86,016.98	1,245,121.00	93,026.95	41,723.93
51,133.63	902,814.00	890,307.92	132,990,646.00	1,148,693.10	436,075.48
\$ 2,749,398.84	\$ 7,327,177.10	\$ 6,660,467.58	\$ 1,084,054,657.00	\$ 8,020,345.56	\$ 2,645,454.56
\$ 54,636,175.50	\$ 140,084,909.28	\$ 139,989,725.46	\$ 16,166,910,473.34	\$ 169,729,264.46	\$ 71,257,523.28

TABLE

A classified exhibit of gross assets December, 31, 1893,

NAME OF COMPANIES.	Value of real estate owned.	Value of bonds and mortgages owned.	Market value of U. S. bonds and securities owned.	Market value of other stocks owned.
IOWA COMPANIES.				
Anchor Mutual.....	25,501.00	12,831.23		50.00
Capital.....	345.00	22,638.97		
Council Bluffs.....	15,600.00	43,537.00		
Des Moines.....		220,698.95		2,769.58
Dubuque Fire and Marine.....				1,325.00
Farmers.....	37,500.00	230,330.13		12,543.75
Fidelity.....		18,665.47		
German Mutual Fire.....		7,200.00		
Hawkeye.....	63,885.60	238,351.55		19,100.00
Iowa Fire.....		28,450.00		
Iowa State Mutual.....	8,000.00			
Key City Fire.....		53,239.90		4,273.71
Merchants and Bankers Mutual.....				
Merchants and Manufacturers Fire.....		21,798.88		
Mill Owners Mutual.....				
Security Fire.....		91,450.00		12,100.00
State.....	100,100.00	177,620.50		15,050.00
Underwriters Mutual Fire.....		6,000.00		
Total Iowa Companies.....	\$ 250,921.60	\$1,172,832.58		\$ 67,462.04
OTHER THAN IOWA COMPANIES.				
Ætna.....	\$ 225,000.00	\$ 36,000.00	\$ 111,000.00	\$ 8,987,124.00
Agricultural.....	294,801.32	1,132,291.63		399,227.87
Alliance Hall and Cyclone Mutual Ins. Co., Austin, Minn.....				
American, Massachusetts.....				
American, New Jersey.....	257,037.13	1,389,303.75	113,000.00	474,942.80
American, Central.....				456,175.00
American Fire, New York.....	500,000.00	125,000.00		640,500.00
American Fire, Pennsylvania.....		20,500.00	255,375.00	820,394.00
Atlas—U. S. Branch.....	258,063.56	1,188,300.00		945,038.36
Boylston.....			339,000.00	264,600.00
British America Assurance.....		192,500.00		551,472.50
Buffalo German.....		60,000.00	341,950.00	461,665.00
Caledonian—U. S. Branch.....	300,000.00	573,345.00		429,703.31
Citizens, Pennsylvania.....		50,000.00	340,500.00	1,046,170.00
Commercial Union—U. S. Branch.....	122,000.00	295,655.00		215,903.00
Concordia Fire.....	864,314.99		480,250.00	1,264,760.00
Connecticut Fire.....		487,165.00		93,350.00
Continental.....	121,625.00	782,660.00		1,551,752.50
Delaware.....	757,690.75	125,935.00	564,570.00	3,980,240.50
Detroit Fire and Marine.....	160,000.00	153,200.00		973,814.50
Dwelling House.....	71,471.63	909,186.70		32,500.00
Eagle Fire.....		156,450.00		170,797.00
Equitable Fire and Marine.....	435,000.00	26,000.00		567,225.50
Farmers Fire.....	129,900.00	57,200.00		272,260.00
Farmers Co-operative Hall and Cyclone Association, Montevideo, Minn.....	36,500.00	195,051.95		300,775.00

No. IV.

of Insurance Companies other than Life, doing business in Iowa.

Loans on stocks as collaterals.	Interest due and accrued.	Cash in office and bank.	Amount of premiums in course of collection not over three months past due.	Amount of premium notes not matured.	All other assets.	Total gross assets.	Additional assets reported by the company as not strictly available.
\$ 4,750.00	\$ 7,089.17	\$ 507.12	\$ 11,307.49	\$ 20,100.43	\$ 33,906.02	\$ 101,442.10	\$ 8,999.78
20,700.00	13,260.76	17,151.91	4,921.46	15,650.37	6,448.43	319,368.47	41,593.61
	15,147.01	27,240.89	25,388.14	100,656.29	67,786.26	516,643.37	
	817.44	7,540.47	3,786.42	114,050.23	3,799.46	148,650.48	
			546.00	30,327.10		38,072.10	
22,553.11	8,419.80	43,047.31	27,771.99	100,683.50	72,757.62	605,575.48	68,371.67
2,878.67	1,474.77	5,965.31	7,380.18	1,236.94		47,385.88	500.00
		49,513.58	11,508.16	695,977.33		664,990.07	1,760.99
		2,034.17	1,709.28		1,128.90	54,191.18	
		1,235.01	1,600.16	141,500.00	3,111.27	147,446.64	
3,500.00	1,167.86	8,015.64	6,797.81	7,021.48	394.87	48,696.34	1,600.00
		28,032.28		163,169.75		131,202.03	
32,823.13	3,457.00	10,195.85	6,338.46	11,620.87	965.47	168,981.68	
2,000.00	6,723.66	17,602.16	49,430.40	95,378.73	3,173.05	461,078.50	
1,000.00	902.72	256.36	9,806.50	97,066.88	3,377.05	118,428.40	3,377.05
\$ 90,204.91	\$ 65,502.20	\$ 258,330.67	\$ 197,536.63	\$ 1,714,641.09	\$ 280,919.43	\$ 4,105,351.15	\$ 144,887.11
\$ 5,000.00	\$ 905.45	\$ 728,960.93	\$ 715,076.20			\$ 10,807,666.64	
70,870.64	54,413.72	190,731.51	147,474.60	11,036.41	2,828.40	2,312,676.19	
		16,030.67	11,136.46		11,863.75	39,030.88	
30,000.00	2,828.62	31,251.20	36,455.17	2,673.75	298.76	508,520.30	
	29,615.04	51,091.28	45,756.36		940.51	2,342,939.07	
107,000.00		102,065.10	97,738.07			1,572,303.17	
34,000.00	15,621.66	55,897.93	309,218.57		1,563.12	1,512,570.28	
3,500.00	21,167.91	89,711.81	168,736.46		8,857.36	2,683,115.46	
	6,043.34	26,701.76	95,804.72		25,000.00	758,149.82	
	4,000.58	76,220.58	45,000.33	13,297.00		883,090.41	
	5,852.50	15,910.04	219,415.81	4,143.52		1,108,936.87	
179,300.00	8,723.14	75,979.41	69,448.42	1,684.31	2,212.47	1,631,386.00	
	8,100.00	94,457.40	337,242.85		3,029.08	1,879,409.33	
53,603.40	4,206.89	42,376.24	33,508.15		475.83	787,817.51	
25,549.98	377,191.43	489,702.26	38,316.05		15,024.88	3,555,190.50	
	5,621.66	43,630.15	63,567.86		1,735.96	605,060.63	
7,500.00		125,440.49	232,143.77	9,967.20		2,831,088.96	
4,000.00	89,049.12	248,583.78	330,580.07	329,300.87	3,221.24	6,433,171.33	
	1,691.44	31,396.66	153,115.11	11,557.26	10,951.90	1,495,726.98	
300.00	32,320.79	56,617.00	41,853.43	4,396.30	6,207.06	1,154,851.99	
5,000.00	5,698.00	46,878.50	54,387.50	34,156.05		473,277.05	
	7,076.25	37,470.69	35,398.48		4,890.12	1,113,661.74	
	800.00	14,055.48	34,158.18		780.00	549,783.66	
1,000.00	5,010.87	27,316.20	27,752.04		452.50	503,858.56	
		4,799.50			5,615.04	10,414.63	

TABLE No. IV.—

NAME OF COMPANIES.	Value of real estate owned.	Value of bonds and mortgages owned.	Market value of U. S. bonds and securities owned.	Market value of other stocks owned.
OTHER THAN IOWA COMPANIES.				
Fire Association of Philadelphia.....	\$ 165,600.00	\$1,727,518.85	\$.....	\$ 2,287,709.75
Firemen's, Illinois.....	126,250.00	135,900.00	.....	49,073.18
Firemen's, New Jersey.....	122,476.39	974,497.44	32,500.00	672,687.90
Fireman's Fund.....	326,200.00	397,375.00	.....	1,532,420.00
Franklin Fire.....	291,100.00	283,358.00	.....	2,087,709.25
German, Freeport.....	35,138.25	1,787,840.77	.....	282,929.20
German Fire, Peoria.....	.....	259,470.83	.....	.....
Germania Fire.....	451,277.37	218,000.00	959,243.00	1,284,312.62
German-American.....	40,000.00	.....	343,100.00	4,721,464.00
Girard Fire and Marine.....	280,700.00	745,861.77	93,480.00	370,824.84
Glens Falls.....	30,934.50	532,780.39	.....	1,371,275.00
Grand Rapids Fire.....	3,000.00	181,421.17	.....	8,000.00
Greenwich.....	200,000.00	4,600.00	27,562.50	824,322.50
Guardian Assurance—U. S. Branch.....	.....	342,500.00	484,500.00	782,287.50
Hamburg-Bremen—U. S. Branch.....	.....	.....	112,000.00	966,512.50
Hanover Fire.....	350,000.00	23,000.00	108,920.00	1,344,459.50
Hartford Fire.....	366,575.60	1,167,500.00	.....	4,408,645.00
Home.....	1,566,468.90	616,592.82	306,625.00	5,442,613.64
Imperial Fire—U. S. Branch.....	476,634.70	.....	593,530.00	505,707.00
Insurance Company of North America.....	314,244.74	2,763,737.76	.....	4,532,257.44
Insurance Company of the State of Penn. Lancashire—U. S. Branch.....	325,121.00	74,750.00	.....	200,670.00
London—U. S. Branch.....	383,388.85	.....	773,750.00	866,055.00
Liverpool and London and Globe—U. S. B.	1,603,270.00	214,750.00	199,875.00	248,000.00
London Assurance Corporation—U. S. B.	.....	3,079,328.64	1,779,750.00	265,550.00
London and Lancashire—U. S. Branch.....	209,125.00	.....	708,750.00	1,065,250.00
Manchester Fire Assurance—U. S. Branch	.....	50,000.00	1,521,805.00	.....
Manufacturers and Merchants	45,000.00	290,807.01	482,510.00	1,219,102.50
Mercantile Fire and Marine	.....	109,500.00	70,125.00	.....
Mechanics.....	81,000.00	288,800.00	434,477.00	270,595.00
Merchants, New Jersey.....	302,948.25	354,398.00	.....	451,556.50
Merchants, Rhode Island.....	.....	87,500.00	.....	294,399.50
Michigan Fire and Marine.....	27,203.02	561,725.00	64,625.00	.....
Milwaukee Mechanics.....	45,000.00	1,077,396.09	647,637.00	18,000.00
Minnesota Fire, Minneapolis.....	2,000.00	102,250.00	.....	.....
National Fire.....	233,120.36	601,750.00	57,000.00	1,741,940.00
Newark Fire.....	50,000.00	292,125.00	33,900.00	205,637.22
New Hampshire Fire.....	66,100.00	621,723.52	112,000.00	1,008,348.47
Niagara Fire.....	883,000.00	27,400.00	107,375.00	732,935.00
Northern Assurance—U. S. Branch.....	114,544.44	.....	431,200.00	804,660.00
North British and Mercantile—U. S. Br.	465,380.84	.....	466,945.00	1,899,740.00
Northwestern National.....	.....	634,644.02	226,000.00	620,000.00
Norwich Union—U. S. Branch.....	.....	40,000.00	674,040.00	919,457.50
Orient.....	36,553.13	213,639.30	.....	1,462,513.82
Pacific Fire.....	.....	198,900.00	154,580.00	294,482.50
Palatine—U. S. Branch.....	.....	50,000.00	452,000.00	1,082,400.00
Pennsylvania Fire.....	134,500.00	610,070.00	50,850.00	2,287,412.00
Phoenix, New York.....	399,000.00	130,700.00	589,875.00	3,284,062.00
Phoenix, Connecticut.....	373,157.48	368,156.22	.....	3,768,318.50
Phoenix Assurance—U. S. Branch.....	.....	.....	1,353,740.00	406,715.00
Providence, Washington.....	.....	.....	.....	903,774.00
Prussian National—U. S. Branch.....	.....	.....	220,000.00	379,790.00
Queen Insurance Company of America.....	.....	.....	419,967.56	2,513,864.41
Reliance.....	112,000.00	102,900.00	16,950.00	520,593.00

CONTINUED.

Loans on stocks as Collaterals.	Interest due and accrued.	Cash in office and bank.	Amount of premiums in course of collection not over three months past due.	Amount of premium notes not matured.	All other assets.	Total gross assets.	Additional assets reported by the company as not strictly available.
\$ 82,450.00	\$ 67,427.90	\$ 258,425.49	\$ 457,951.57	\$.....	\$ 9,636.90	\$ 5,056,720.61	\$.....
67,916.71	15,742.25	16,132.83	16,132.83	.....	409,614.97	.....	.....
20,123.85	19,824.73	40,094.76	.....	358.00	1,882,563.07	.....	.....
11,691.76	253,787.32	397,432.10	57,903.46	28,058.38	3,111,489.67	.....	.....
7,908.39	109,928.04	73,925.81	.....	.....	3,130,580.49	.....	.....
60,806.99	77,758.81	187,754.65	220,318.31	205,801.86	2,918,478.84	.....	.....
33,838.00	16,022.11	18,870.47	17,006.46	.....	345,207.89	7,450.00	.....
8,000.00	7,502.50	47,522.27	220,738.82	.....	9,787.63	3,206,084.21	.....
20,590.00	13,411.95	61,010.98	72,261.85	27,057.06	9,063.82	5,597,403.10	.....
4,000.00	15,287.41	224,534.20	70,208.50	232.90	300.00	2,349,532.90	3,821.97
90,100.00	4,837.01	24,004.20	26,023.89	.....	.....	345,377.17	.....
11,350.00	2,268.00	80,154.02	194,058.43	13,091.08	1,802.84	1,358,210.87	.....
.....	2,879.54	130,712.75	.....	.....	416.67	1,804,572.14	.....
.....	1,000.00	77,714.81	73,733.10	155.71	.....	1,231,116.12	.....
.....	10,102.16	61,376.60	171,975.44	.....	590.43	2,070,334.13	.....
63,228.35	20,720.74	608,232.39	724,708.07	.....	19,392.28	7,378,092.03	.....
102,400.00	50,023.92	297,341.31	614,634.13	13,239.90	.....	9,008,833.62	.....
.....	2,866.83	68,812.77	185,960.51	.....	3,791.13	1,447,271.94	.....
26,050.00	35,106.97	712,105.44	834,262.88	111,172.12	83,312.45	9,432,249.80	.....
.....	2,559.01	61,656.83	48,001.52	1,963.25	40,366.61	735,089.12	.....
.....	.....	44,089.20	219,802.79	.....	.....	2,287,776.03	.....
39,390.00	10,119.29	93,165.26	111,500.72	.....	115.48	868,915.74	.....
.....	44,914.24	831,130.89	963,864.76	.....	30,453.75	8,598,271.28	.....
.....	5,864.59	201,258.44	188,678.78	5,417.86	438.60	2,175,068.36	.....
.....	.....	129,042.45	313,957.06	8,434.78	2,964.63	2,641,028.92	.....
.....	.....	46,851.96	285,736.59	.....	1,358.95	2,085,549.40	.....
27,200.00	3,869.98	9,118.53	28,880.33	.....	3,008.19	477,730.24	.....
.....	2,562.82	15,520.99	22,963.22	.....	798.41	588,762.50	.....
24,700.00	5,251.39	37,294.17	43,515.34	.....	106.77	760,322.58	.....
.....	10,629.18	47,103.29	130,549.63	.....	2,573.22	1,209,760.05	.....
6,850.00	1,686.40	34,286.63	16,675.09	22,216.35	.....	463,623.37	.....
.....	23,188.83	17,583.26	71,936.04	12,071.62	.....	778,332.77	.....
.....	27,558.00	136,439.41	82,474.04	.....	.....	2,016,504.64	.....
64,817.00	4,314.04	59,531.73	14,431.34	.....	2,460.20	267,804.31	.....
.....	15,718.41	182,462.63	411,014.58	.....	.....	3,244,455.98	.....
.....	5,635.55	14,486.62	22,419.76	902.04	170.80	625,256.09	.....
.....	18,007.86	147,010.09	144,373.62	.....	.....	2,162,564.46	.....
3,250.00	5,667.00	179,964.44	262,756.12	.....	11,845.52	2,214,193.17	.....
.....	8,900.00	63,499.14	227,489.04	.....	7,418.27	1,657,090.89	.....
.....	48,091.00	129,251.58	382,700.69	7,804.00	19,248.07	5,419,141.18	.....
.....	8,092.93	81,049.63	63,685.87	.....	.....	1,633,979.45	.....
.....	150.00	191,170.52	98,500.04	.....	83.05	1,823,461.11	.....
.....	7,530.00	89,312.47	254,047.86	.....	419.65	2,091,694.08	.....
1,500.00	5,439.18	24,961.05	55,564.23	.....	807.03	739,233.99	.....
.....	4,755.52	277,581.60	378,715.23	.....	10,432.23	2,255,974.58	.....
.....	13,814.94	122,402.06	195,007.70	.....	641.66	3,890,058.30	.....
.....	11,876.96	426,756.22	987,784.71	.....	3,908.38	5,904,963.27	.....
.....	50,292.03	269,500.44	533,247.55	.....	8,744.09	5,429,793.51	.....
.....	16,817.50	345,686.58	297,152.61	.....	.....	2,430,111.60	.....
.....	.....	60,032.09	180,239.23	70,755.97	2,500.00	1,217,302.19	.....
.....	8,628.33	34,832.91	114,257.58	.....	.....	763,509.23	.....
.....	41,621.15	333,721.34	334,047.85	2,103.52	611.78	3,645,937.61	.....
.....	1,334.00	27,288.91	33,254.51	.....	1,944.00	816,264.42	.....

TABLE IV—

NAME OF COMPANIES.	Value of real estate owned.	Value of bonds and mortgages owned.	Market value of U. S. bonds and securities owned.	Market value of other stocks owned.
OTHER THAN IOWA COMPANIES.				
Rochester German	\$ 190,829.84	\$ 395,265.00		\$ 163,550.00
Rockford	48,801.04	263,340.03		53,910.00
Royal—U. S. Branch	1,818,200.10	109,000.00	1,051,875.00	3,044,170.00
St. Paul Fire and Marine	176,000.00	755,745.93		600,780.25
Scottish Union and National—U. S. Br		1,238,170.00	56,625.00	664,171.84
Security	46,000.00	147,600.00		267,019.00
Springfield Fire and Marine	134,000.00	327,550.00	110,000.00	2,416,685.00
Sun Insurance Office U. S. Branch	240,000.00	486,000.00	566,010.00	715,500.00
Traders		215,900.00	168,750.00	1,163,001.98
Union, Pennsylvania	160,000.00	9,900.00		204,609.50
Union Assurance Society, U. S. Branch			337,500.00	412,230.00
United States Fire		440,000.00	70,000.00	31,150.00
Westchester Fire	217,500.00	289,150.00	84,750.00	831,800.00
Western Assurance		50,000.00	272,330.00	791,719.55
Williamsburg City Fire	629,000.00	322,150.00		420,275.00
Total non-Iowa companies	19,322,648.17	35,458,727.29	17,876,863.06	102,630,254.70
Total fire companies	19,573,569.77	36,631,659.87	17,876,863.06	102,697,716.74
COMPANIES OTHER THAN FIRE.				
American Surety Company	\$1,279,067.37	\$ 20,000.00	\$ 395,500.00	\$ 1,233,689.99
Employers Liability Assurance Corporation—U. S. Branch			228,000.00	639,290.00
Fidelity and Casualty Company	20,200.00	22,000.00	166,500.00	1,205,947.25
Guarantee Company of North America	34,736.33	20,530.00	112,000.00	475,413.91
Hartford Steam Boiler Inspection and Insurance Company	78,964.41	272,670.00	2,280.00	1,053,726.00
Lloyd's Plate Glass	265,000.00		112,000.00	117,512.50
London Guarantee and Accident Co.—U. S. Branch			225,000.00	23,500.00
Metropolitan Plate Glass	150,000.00		114,000.00	47,333.00
National Surety Company	1,900.00	251,970.00		32,075.00
New Jersey Plate Glass		108,795.00		
New York Plate Glass			113,000.00	42,025.00
Northwestern Live Stock Ins. Co.	2,000.00	136,890.00		
*Standard Life and Accident		323,794.85		132,000.00
Total of companies other than fire	1,840,868.11	1,166,249.85	1,467,180.00	5,009,512.65
Grand total	21,414,437.88	37,797,809.72	19,344,043.06	107,700,229.39

*Does no life business in Iowa.

CONTINUED.

Loans on stocks as collateral.	Interest due and accrued.	Cash in office and bank.	Amount of premiums in course of collection not over three months past due.	Amount of pre-mium notes not matured.	All other assets.	Total gross assets.	Additional assets reported by the company as not strictly available.
\$ 102,186.05	\$ 8,819.27	\$ 84,502.83	\$ 72,931.99	\$ 187,263.43	\$ 2,118.87	\$ 915,898.93	
231,050.00	21,670.43	90,407.62	73,043.81	1,456.98	17,110.13	7,469,681.44	
17,400.00	9,706.92	687,005.35	731,156.95	55,914.39	207.00	2,161,163.88	
66,000.00	43,619.88	105,772.85	131,163.58	1,284.00	207.80	2,543,249.12	
29,300.00	23,643.52	292,477.52	266,877.24		566,213.07	3,505,495.17	
	4,297.15	23,499.29	51,464.47	8,728.36	2,484.88	2,449,543.16	
	32,037.51	175,811.92	240,905.88		2,852.91	1,701,810.14	
	31,573.56	128,505.33	279,091.39		16,120.80	498,431.96	
	10,409.74	56,241.59	71,386.03		1,499.88	841,067.21	
	1,760.83	30,069.98	70,352.27			651,023.95	
		25,661.98	67,205.23			1,821,549.52	
	4,103.24	14,961.71	81,719.00			1,632,577.41	
	2,501.24	199,009.91	196,838.37			1,477,257.52	
		207,309.98	277,575.14	59,642.74	7,586.74	213,392,390.04	\$ 11,271.97
5,000.00	5,871.12	1,860.14	74,914.52			217,497,741.19	156,159.08
\$2,765,801.29	\$1,329,837.51	\$3,251,631.82	\$3,931,462.10	\$1,337,982.70	\$ 477,181.40	\$ 11,271.97	
\$2,856,006.20	\$1,404,339.71	\$3,509,062.49	\$3,931,462.10	\$3,052,623.79	\$ 767,100.83	\$ 11,271.97	
\$ 18,567.80	\$ 11,083.65	\$ 186,924.17	\$ 52,515.06	\$ 4,716.46	\$ 168,983.16	\$ 3,371,038.56	
	12,292.92	59,456.13	253,938.24			1,190,977.28	
3,000.00	4,824.63	140,179.10	451,702.84		63,042.35	2,085,756.17	
32,600.00	7,673.09	75,650.39	19,775.70			778,979.42	
5,000.00	29,066.18	97,287.17	323,507.49			1,862,501.25	
	300.00	26,472.85	74,908.65		3,042.65	599,236.65	
		41,080.81	107,181.73			396,762.54	
		39,332.41	32,539.76		2,446.44	685,651.61	
	4,693.61	20,052.47	11,586.07			322,777.13	
	1,216.15	14,239.88	6,147.60		1,444.99	131,843.62	
	1,000.00	16,314.18	33,329.57			205,628.75	
	2,825.83	1,746.07	468.47	16,468.15	15,670.78	176,099.30	
	12,101.13	59,390.33	227,437.76			763,744.07	
\$ 50,157.80	\$ 89,737.19	\$ 778,425.95	\$1,595,089.64	\$ 21,184.61	\$ 254,630.97	\$12,272,036.37	
2,915,164.00	1,490,076.90	14,288,388.44	20,724,088.67	3,073,898.40	1,021,731.20	156,159.08	

TABLE

A classified exhibit of gross liabilities, December 31, 1893,

NAME OF COMPANIES.	LOSSES UNPAID.	
	Adjusted and unadjusted.	Resisted and disputed.
IOWA COMPANIES.		
Anchor Mutual Fire.....	\$ 1,870.00	\$ 993.70
Capital.....	2,679.14	
Council Bluffs.....	3,670.04	850.00
Des Moines.....	4,232.38	600.00
Dubuque Fire and Marine.....	5,916.10	
Farmers.....	13,236.71	600.00
Fidelity.....	4,497.00	2,750.00
German Mutual of Scott county.....		
Hawkeye.....	6,190.00	2,281.66
Iowa Fire.....	1,100.00	500.00
Iowa State.....	3,410.00	3,550.00
Key City.....	350.00	
Merchants and Bankers Mutual.....	2,481.38	3,000.00
Merchants and Manufacturers Fire.....	2,021.59	2,350.34
Mill Owners Mutual.....	4,000.00	2,000.00
Security Fire.....	4,962.50	1,900.00
State.....	36,384.82	5,080.25
Underwriters Mutual.....	14,689.75	4,539.62
Total Iowa companies.....	\$ 111,692.40	\$ 30,995.51
OTHER THAN IOWA COMPANIES.		
Aetna, Connecticut.....	\$ 462,030.57	\$ 57,750.30
Agricultural, New York.....	95,305.91	22,425.61
American, Massachusetts.....	40,024.23	3,550.00
American, New Jersey.....	50,385.13	3,500.00
American Central, Missouri.....	114,531.30	26,718.70
American Fire, New York.....	163,455.96	
American Fire, Pennsylvania.....	334,555.87	24,773.17
Atlas Assurance—U. S. Branch, Illinois.....	61,094.74	7,100.00
Boylston, Massachusetts.....	43,930.00	
British America Assurance, Canada.....	125,448.64	7,225.00
Buffalo German, New York.....	40,141.58	2,816.84
Caledonian—U. S. Branch, Pennsylvania.....	265,591.13	
Citizens, Pennsylvania.....	51,908.51	900.00
Commercial Union—U. S. Branch.....	383,569.21	41,930.11
Concordia Fire, Wisconsin.....	43,321.96	6,960.64
Connecticut Fire, Connecticut.....	234,046.06	14,566.20
Continental, New York.....	398,014.00	53,269.00
Delaware, Pennsylvania.....	186,331.23	7,672.00
Detroit Fire and Marine, Michigan.....	27,896.50	4,912.30
Dwelling House, Massachusetts.....	3,737.00	3,690.00
Eagle Fire, New York.....	15,898.51	2,680.41
Equitable Fire and Marine, Rhode Island.....	27,853.00	1,371.00
Farmers Fire, Pennsylvania.....	49,860.00	
Fire Association of Philadelphia, Pennsylvania.....	323,515.45	36,151.99
Firemen's, Illinois.....	10,571.78	15,237.26
Firemen's, New Jersey.....	37,232.78	5,070.00

No. V.

of Insurance Companies, other than Life, doing business in Iowa.

Unearned premi- ums.	All other claims.	Total liabilities, except capital stock.	Capital stock paid up.	Net surplus over capital and all other liabilities.
\$ 67,578.05	\$ 17,807.53	\$ 20,761.23	\$ 25,000	\$ 25,304.27
47,147.79	2,066.76	60,257.19	25,000	22,677.51
227,649.03	11,549.47	244,080.94	25,000	50,387.53
56,968.31	225.00	63,999.41	100,000	137,237.47
323,140.50	1,168.07	328,145.39	100,000	78,498.07
51,413.60		58,660.60	25,000	61,998.88
	7,563.50	7,563.59		
349,580.84		358,053.49	25,000	222,531.99
17,308.92	1,476.18	90,285.10	25,500	600.78
		6,960.00		
		7,440.01	50,000	6,751.17
7,000.00		20,244.92		
	14,763.54	23,559.08	25,000	137.16
17,941.08	1,246.07	6,000.00		
73,982.44	1,800.12	82,744.05	25,000	61,237.62
210,487.85	8,744.37	260,607.20	200,000	6,381.21
	1,445.00	20,674.37		
\$ 1,440,178.40	\$ 70,679.70	\$ 1,652,946.17	\$ 651,500	\$ 676,703.66
\$ 3,142,317.50	\$ 124,634.76	\$ 3,796,733.19	\$ 4,000,000	\$ 3,010,933.45
1,399,637.24	34,087.60	1,551,476.36	500,000	261,199.83
221,115.04	18,124.58	285,813.85	300,000	
501,846.18	16,246.35	571,977.66	600,000	1,170,961.41
653,469.12	14,600.71	809,379.83	600,000	162,923.34
723,804.09	76,492.11	973,752.08	400,000	138,818.22
1,185,135.48	561,677.20	2,106,141.72	500,000	76,473.74
309,028.58	52,726.77	430,020.09		328,129.79
255,255.95	11,344.80	310,530.75	557,300	15,350.66
519,492.52	68,426.24	710,562.40		308,374.47
879,898.51	12,179.72	425,836.65	200,000	1,005,549.41
1,183,119.82	61,729.51	1,510,440.46		360,058.87
204,874.16	7,084.69	264,827.36	500,000	2,990.15
2,078,279.61	112,507.52	2,616,316.45		638,883.11
463,286.47	14,192.30	467,761.37	200,000	27,299.26
1,191,783.05	51,000.00	1,491,396.20	1,000,000	330,692.76
3,204,735.03	200,437.92	3,556,375.95	1,000,000	1,576,595.38
362,896.80	95,590.20	682,490.23	702,875	110,361.75
173,861.14	10,049.33	216,719.27	400,000	538,132.72
140,305.30	4,038.44	151,680.74	300,000	21,596.31
173,328.50	12,766.56	203,673.68	300,000	609,987.76
179,172.67	6,416.31	215,812.98	300,000	33,970.68
325,644.55	7,747.25	389,251.80		210,606.76
1,617,174.94	2,074,956.00	4,051,798.38	500,000	504,922.22
63,432.28	3,427.99	92,680.31	250,000	66,925.66
305,230.51	15,192.75	362,726.04	600,000	919,837.03

TABLE NO. V—

NAME OF COMPANIES.	LOSSES UNPAID.	
	Adjusted and undistributed.	Registered and disputed.
OTHER THAN IOWA COMPANIES.		
Firemen's Fund, California.....	\$ 165,394.27	\$ 20,113.20
Franklin, Pennsylvania.....	39,683.41	355.18
German, Freeport, Illinois.....	147,955.42	15,000.00
German Fire, Peoria, Illinois.....	14,243.97	2,750.00
Germania Fire, New York.....	96,796.07	18,736.42
German American, New York.....	526,240.70	29,428.68
Girard Fire and Marine, Pennsylvania.....	30,300.43	6,244.16
Glens Falls, New York.....	43,327.90	6,368.63
Grand Rapids Fire, Michigan.....	7,726.18	.....
Greenwich, New York.....	245,244.69	49,804.81
Guardian Assurance—U. S. Branch, New York.....	155,900.00	20,187.00
Hamburg-Bremen—U. S. Branch, New York.....	86,400.00	29,275.00
Hanover Fire, New York.....	210,682.91	27,884.52
Hartford Fire, Connecticut.....	549,086.46	61,610.85
Home, New York.....	656,185.32	54,254.28
Imperial Fire—U. S. Branch, Massachusetts.....	123,794.74	18,167.14
Insurance Company of North America, Pennsylvania.....	568,197.36	26,771.19
Insurance Co. of the State of Pennsylvania, Pennsylvania.....	44,533.00	.....
Lancashire—U. S. Branch, New York.....	327,145.32	36,016.33
Lion—U. S. Branch, Connecticut.....	74,094.94	12,036.50
Liverpool and London and Globe—U. S. Branch, New York.....	669,260.05	71,237.00
London Assurance Corporation—U. S. Branch, New York.....	167,460.70	25,137.00
London and Lancashire—U. S. Branch, Illinois.....	231,870.40	39,646.46
Manchester Fire Assurance—U. S. Branch, Illinois.....	288,956.34	38,734.59
Manufacturers' and Merchants', Pennsylvania.....	22,780.15	4,673.80
Mercantile Fire and Marine, Massachusetts.....	24,628.00	.....
Mechanics', Pennsylvania.....	37,291.02	3,362.39
Merchants', New Jersey.....	108,624.60	20,632.15
Merchants', Rhode Island.....	36,984.67	1,095.00
Michigan Fire and Marine, Michigan.....	54,700.44	2,127.50
Milwaukee Mechanics', Wisconsin.....	74,843.00	8,800.00
Minnesota Fire, Minnesota.....	18,722.93	.....
National Fire, Connecticut.....	257,136.31	21,164.97
Newark Fire, New Jersey.....	23,827.36	1,651.29
New Hampshire Fire, New Hampshire.....	121,049.61	2,560.00
Niagara Fire, New York.....	258,724.31	.....
Northern Assurance—U. S. Branch, New York.....	123,546.89	26,077.79
North British and Mercantile—U. S. Branch, New York.....	372,036.53	50,499.79
Northwestern National, Wisconsin.....	69,638.50	1,750.00
Norwich Union—U. S. Branch, New York.....	237,850.44	.....
Orient, Connecticut.....	254,827.14	10,094.94
Pacific, New York.....	53,872.19	1,500.00
Palatine—U. S. Branch, Illinois.....	351,283.53	20,997.08
Pennsylvania Fire, Pennsylvania.....	204,019.01	7,250.58
Phoenix, New York.....	245,401.90	35,441.00
Phoenix, Connecticut.....	507,058.73	26,445.00
Phoenix Assurance—U. S. Branch, New York.....	264,436.60	34,720.00
Provident Washington, Rhode Island.....	123,767.23	9,797.97
Prussian National—U. S. Branch, Illinois.....	53,427.72	3,070.00
Queen Insurance Company of America, New York.....	288,907.74	14,092.74
Reliance, Pennsylvania.....	29,754.29	897.00
Rochester-German, New York.....	84,211.75	.....
Rockford, Illinois.....	39,801.66	10,480.00
Royal—U. S. Branch, Illinois.....	406,113.78	61,706.00
St. Paul Fire and Marine, Minnesota.....	193,665.28	6,678.84

CONTINUED.

Unearned premi- ums.	All other claims.	Total liabilities, except capital stock.	Capital stock.	Net surplus.
1,143,458.13	49,456.49	1,378,422.09	1,000,000	783,067.58
480,021.01	1,256,708.35	1,776,827.05	400,000	953,731.54
1,854,106.05	29,252.55	2,046,314.02	200,000	672,164.82
90,892.20		107,826.17	200,000	37,881.72
1,098,152.00	32,945.96	1,246,051.38	1,000,000	900,332.83
2,700,619.30	83,761.72	3,340,050.40	1,000,000	1,637,352.70
385,620.71	406,030.40	888,705.70	300,000	511,076.37
712,744.29	15,104.57	777,545.39	200,000	1,572,007.51
113,601.82	4,337.23	125,565.23	200,000	20,811.94
708,669.08	32,531.50	1,036,250.08	200,000	121,959.89
965,619.35	15,740.49	1,166,446.84		638,125.30
820,276.42	11,501.49	950,452.01		280,693.21
484,300.27	128,136.78	851,014.48	1,000,000	219,519.65
3,199,624.75	51,000.00	3,801,322.00	1,250,000	2,296,769.97
4,553,920.60	184,149.05	5,448,508.65	3,000,000	560,324.07
905,078.01	37,437.68	1,084,467.57		762,804.37
3,973,284.91	808,578.27	4,560,741.73	3,000,000	1,865,508.07
170,557.02	283,913.44	504,003.46	200,000	51,085.96
1,268,733.00	40,000.00	1,661,895.31		625,880.72
580,301.50	16,082.52	469,115.46		379,800.28
4,153,628.60	677,600.75	5,571,746.40		3,026,524.79
924,050.04	35,644.07	1,152,320.90		1,024,337.46
1,617,850.24	72,829.80	1,962,190.99		678,831.03
1,210,695.58	53,093.13	1,592,380.03		494,169.37
111,350.63	2,314.08	141,118.06	250,000	46,620.58
146,064.92	8,475.19	179,368.11	400,000	9,394.20
147,563.07	222,105.47	410,291.95	200,000	100,030.63
691,847.00	63,161.05	796,269.40	400,000	103,490.55
188,889.04	3,335.01	229,504.32	200,000	34,119.05
274,470.08	29,706.91	352,004.03	400,000	26,327.84
674,590.55	54,928.84	812,032.30	200,000	1,003,572.15
54,226.69		72,949.60	200,000	
1,542,127.60	117,413.04	1,937,841.91	1,000,000	305,614.07
141,296.47	12,545.86	179,290.95	250,000	196,005.04
775,510.47	28,854.72	927,914.80	800,000	434,649.66
1,108,657.74	45,392.57	1,410,774.63	500,000	303,418.55
1,014,487.60	42,506.53	1,316,618.61		440,472.28
1,888,425.41	76,702.14	2,367,723.87		1,031,417.31
632,609.61	19,807.69	722,785.20	600,000	310,184.25
1,154,653.00	20,322.07	1,413,046.47		410,414.64
907,828.81	87,247.36	1,268,998.25	500,000	322,605.83
290,627.00	22,222.43	338,921.62	200,000	198,012.37
1,274,717.06	101,626.71	1,748,624.78		507,349.80
1,298,234.33	729,379.71	2,168,883.65	400,000	1,290,174.73
3,896,341.74	208,148.69	4,401,303.63	1,000,000	592,659.64
2,183,093.85		2,716,597.58	2,000,000	713,195.93
1,480,119.29	46,205.27	1,534,480.56		585,631.13
842,782.50	34,467.81	810,815.51	400,000	6,489.68
207,339.00	44,850.98	308,690.79		394,818.52
1,092,004.79	130,253.32	2,116,158.59	500,000	1,029,779.02
169,539.12	130,001.05	330,195.06	300,000	186,069.36
415,391.63	1,122.36	500,725.74	200,000	215,173.19
580,044.64	61,029.25	709,355.05	200,000	91,385.73
4,057,616.36	643,444.82	5,258,880.96		2,210,809.48
925,719.49	19,674.50	1,145,638.14	500,000	435,515.74

TABLE No. V—

NAME OF COMPANIES.	LOSSES UNPAID.	
	Adjusted and unpaid.	Resisted and disputed.
OTHER THAN IOWA COMPANIES.		
Scottish Union and National—U. S. Branch.....	\$ 172,475.53	\$ 11,700.00
Security, Connecticut.....	52,958.83	2,100.00
Springfield Fire and Marine, Massachusetts.....	234,331.39	29,193.92
Sun Insurance Office—U. S. Branch, New York.....	208,497.58	35,715.00
Traders, Illinois.....	87,234.21	11,806.39
Union, Pennsylvania.....	41,663.50	1,778.55
Union Assurance Society—U. S. Branch, New York.....	41,676.60	9,050.00
United States Fire, New York.....	53,486.73	5,170.00
Westchester Fire, New York.....	144,081.23	1,750.00
Western Assurance, Toronto, Canada.....	209,947.39	18,304.59
Williamsburg City Fire, New York.....	49,442.60	9,884.52
Total non-Iowa companies.....	\$ 15,489,980.70	\$ 1,522,911.55
Total fire companies.....	\$ 15,601,673.10	\$ 1,553,007.06
COMPANIES OTHER THAN FIRE.		
American Surety Company, New York.....	\$ 107,495.25	\$ 61,342.31
Employer's Liability Ins. Corporation—U. S. Br., Mass.....	216,970.00	.....
Fidelity and Casualty, New York.....	307,929.71	.....
Guarantee Company of North America, Montreal, Canada.....	19,863.99	40,535.50
Hartford Steam Boiler Inspection & Insurance Co., Conn.....	20,983.20	.....
Lloyd's Plate Glass, New York.....	2,856.08	.....
London Guarantee and Accident Company—U. S. Branch.....	19,733.93	1,250.00
Metropolitan Plate Glass, New York.....	1,500.00	.....
National Surety Company.....	13,435.92	.....
New Jersey Plate Glass, New Jersey.....	173.12	.....
New York Plate Glass, New York.....	4,053.31	.....
Northwestern Live Stock, Iowa.....	13,561.95	1,550.00
*Standard Life and Accident, Michigan.....	10,950.00	52,927.55
Total of companies other than fire.....	\$ 739,506.46	\$ 157,605.36
Grand total.....	\$ 16,341,179.56	\$ 1,710,612.42

*Does no life business in Iowa.

CONTINUED.

Unearned premiums.	All other claims.	Total liabilities except capital stock.	Capital stock.	Net surplus.
\$ 860,864.01	\$ 78,703.56	\$ 1,121,744.00	\$ 200,000	\$ 1,421,505.12
365,753.87	19,923.80	338,719.56	1,500,000	27,493.51
1,343,413.79	36,135.88	1,643,074.08	.....	363,421.00
1,530,962.34	35,837.08	1,901,012.00	500,000	548,531.16
456,761.63	23,429.16	579,231.39	.....	622,578.75
151,882.30	51,478.70	276,803.26	200,000	21,628.70
246,385.09	18,134.70	315,246.39	.....	526,720.82
194,300.77	47,373.43	300,330.93	250,000	160,603.02
1,012,507.39	35,740.17	1,194,078.79	300,000	327,470.73
881,289.50	38,262.40	1,147,533.98	.....	504,743.42
482,733.08	87,807.43	629,567.63	250,000	597,389.89
\$ 91,826,792.27	\$ 11,606,450.87	\$ 120,445,235.39	\$ 41,710,075	\$ 51,210,073.00
\$ 93,266,970.76	\$ 11,676,530.57	\$ 122,098,181.56	\$ 42,361,575	\$ 51,886,776.66
\$ 388,416.06	\$ 2,154.97	\$ 550,408.59	\$ 200,000	\$ 811,620.97
461,782.00	39,598.00	718,320.00	.....	472,657.28
1,214,661.98	144,647.86	1,667,239.55	250,000	160,516.62
104,743.66	12,778.28	177,021.38	.....	601,058.04
1,188,472.69	20,757.41	1,239,213.30	500,000	123,287.95
207,871.12	48,089.51	258,816.71	250,000	90,419.94
109,224.54	27,156.19	157,394.66	.....	230,397.88
124,000.19	14,616.47	140,116.66	100,000	145,534.95
47,234.40	1,868.07	62,538.39	250,000	10,238.76
24,453.89	1,540.71	26,167.72	100,000	5,675.90
89,327.19	10,026.50	103,407.00	100,000	2,261.75
31,916.48	2,484.70	49,513.13	100,000	26,586.17
389,593.87	59,139.02	512,610.44	200,000	51,133.63
\$ 4,381,698.07	\$ 303,827.64	\$ 5,672,637.53	\$ 3,850,000	\$ 2,749,398.84
\$ 97,648,868.83	\$ 12,070,358.21	\$ 127,770,819.09	\$ 46,211,575	\$ 54,636,175.50

PART II.

LIFE AND ACCIDENT INSURANCE,

CONTAINING

Annual Statements of Equitable Life Insurance Company, of Des Moines, Iowa; Life Indemnity and Investment Company, of Sioux City, Iowa; The Royal Union Mutual Life Insurance Company, of Des Moines, Iowa; and the Register Life and Annuity Company, of Davenport, Iowa.

Statistical Tables exhibiting the condition and business of all Life and Accident Insurance Companies transacting business in Iowa, in 1893, and filing annual statements in 1894.

ANNUAL STATEMENT

For the year ending December 31, 1893, of the condition of the

EQUITABLE LIFE INSURANCE COMPANY OF IOWA.

Organized under the laws of the State of Iowa, made to the Auditor of State of the
State of Iowa, in pursuance of the laws of said State.

President, F. M. HUBBELL.

Secretary, J. C. CUMMINS.

[Incorporated, January, 1867. Commenced business, March, 1867.]

Principal office, Des Moines, Iowa.

CAPITAL STOCK.

Amount of capital stock paid up in cash.....	\$ 100,000.00
Amount of capital subscribed, but unpaid....	None.
Amount of net or ledger assets December 31st of previous year	\$ 868,800.95
Extended at.....	\$ 868,800.95

INCOME DURING THE YEAR 1893.

Cash received for premiums without deductions for commission or other expenses.....	\$ 172,051.80
Premium notes, loans or liens taken in part pay- ment for premiums.....	None.
Premiums paid by dividends, including re-con- verted additions, \$4,825.51; by surrendered pol- icies, \$5,534.42.....	10,659.93
Cash received for annuities.....	None.
Total.....	\$ 182,711.73
Deduct amount of premiums paid to other com- panies for re-insurance, on policies in this com- pany, less \$..... dividends thereon.....	None.
Total premium income.....	\$ 182,711.73
Cash received for interest upon mortgage loans.....	53,469.59
Cash received for interest on bonds owned, and dividends on stock.....	6,396.54
Cash received for interest on premium notes, loans or liens...	2,884.61
Cash received for interest on other debts due the company.....	843.99
Cash received as discount on claims paid in advance.....	None.
Cash received for rents for use of company's property.....	None.
Cash received for profits on bonds, stocks or gold actually sold.....	None.
Cash, \$.....; and notes, \$.....; other than premiums received from other companies for assuming or re-insuring their risks.....	None.
Total income.....	\$ 246,306.46
Total.....	\$1,115,197.41

DISBURSEMENTS DURING THE YEAR 1893.

Cash paid for losses and additions	\$ 35,876.71
Premium notes, loans or liens used in payment of same	None.
Cash paid for matured endowments and additions	22,397.30
Premium notes, loans or liens used in payment of same	None.
Total	\$ 58,274.01
Deduct amount received from other companies for losses or claims on policies of this company re-insured, of which \$..... is for matured endowments	None.
Total amount actually paid for losses and matured endowments	\$ 58,274.01
Cash paid to annuitants	None.
Cash paid for surrendered policies	6,379.46
Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse	516.60
Cash surrender values, including re-converted additions applied in payment of premiums	5,943.84
Cash dividends paid to policy-holders, \$15,982.37; same applied in payment of premiums, \$4,825.51	15,982.37
Premium notes, loans, or liens used in payment of dividends to policy-holders	None.
(Total paid policy-holders, \$87,096.28.)	
Cash paid stockholders for interest or dividends	7,000.00
Cash paid for commissions to agents	28,633.12
Cash paid for salaries and traveling expenses of managers of agencies and general, special and local agents	20,185.42
Cash paid for medical examiner's fees	2,611.50
Cash paid for salaries and other compensation of officers, and other office employees	12,273.17
Cash paid for United States taxes and revenue stamps, \$.....; State and local taxes in State where organized, \$487.54; taxes licenses, fines and fees in other states, \$2,035.98	2,023.52
Cash paid for rent, less \$..... received under sublease	1,399.92
Cash paid for commuting commissions	None.
Cash advanced to officers and agents, to be repaid out of future salaries or commissions	None.
Cash paid for furniture and fixtures, and safes for home and agency office	100.00
Cash paid for advertising	978.47
Cash paid for the following items, viz:	
Expenses, \$877.15; legal expenses, \$339.04; postage, \$124.74; printing and stationery, \$2,325.49	3,966.42
Total disbursements	\$ 166,768.82
Balance	\$ 948,428.50

ASSETS.

As per Ledger Accounts.

Cost value of real estate, exclusive of all incumbrances	\$ 3,636.20
Loans on bond and mortgage (first liens) on real estate	742,355.93
Loans secured by pledge of bonds, stocks, or other marketable collaterals	53,775.00
Loans made in cash to policy-holders on this company's policies assigned as collateral	39,646.38
Premium notes, loans or liens on policies in force, the reserve on each policy being in excess of all indebtedness thereon	9,976.38
Cost value of bonds and stocks owned absolutely	70,073.43
Cash in company's office	972.12

Cash deposited in banks	\$ 19,649.14
Bills receivable	935.14
Agents' ledger balances	5,163.75
Tax sale certificates on real estate loans	1,676.12
Judgments	375.00
Total net or ledger assets	\$ 948,428.50
Deduct depreciation from cost of assets, to bring same to market value	None.
Total net or ledger assets, less depreciation	\$ 948,428.50

OTHER ASSETS.

Interest due, \$4,910.00; and accrued, \$12,345.00, on bonds and mortgages	\$ 17,255.00
Interest due, \$170.00; and accrued, \$5,448.00, on bonds and stocks	5,627.00
Interest due, \$.....; and accrued, \$387.00, on collateral loans	387.00
Interest due, \$513.00; and accrued, \$749.00, on premium notes, loans or liens	1,262.00
Rents due, \$.....; and accrued, \$..... on company's property or lease	None.
Market value of real estate over cost	4,583.80
Market value of bonds and stocks over cost	None.
Due from other companies for losses or claims on policies of this company re-insured	None.
Gross premiums due and unreported on policies in force December 31, 1893	\$ 10,536.82
Gross deferred premiums on policies in force December 31, 1893	21,462.72
Total	\$ 31,999.54
Deduct the loading on above gross amount 20 per cent.	6,399.91
Net amount of uncollected and deferred premiums	\$ 25,599.63
Total assets as per the books of the company	\$1,003,143.02

ITEMS NOT ADMITTED.

Loans on company's own stock	None.
Company's own stock	None.
Judgments, \$375.00; furniture, fixtures and safes, \$.....	\$ 375.00
Commuted commissions	None.
Cash advanced to, or in the hands of, officers or agents	None.
Agent's balances	5,163.75
Loans on personal security, indorsed or not	None.
Bills receivable	935.14
Supplies, printed matter and stationery	None.
Total	\$ 6,473.89
Total assets (less items not admitted)	996,669.13

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1893, computed according to the actuaries' table of mortality, with 4 per cent interest	\$ 733,854.82
Net re-insurance reserve	\$ 733,854.82
Liability on policy-holder's account	\$ 733,854.82
Gross surplus on policy-holder's account	262,814.31
Total liabilities	\$ 956,669.13
Estimated surplus accrued on tontines or other policies, the profits upon which are especially reserved for that class of policies	\$ 11,293.96
Estimated surplus accrued on all other policies	12,096.07

PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st of previous year.....	\$ 5,134.83
Premium notes, loans or liens received during the year.....	14,554.84
Total.....	\$ 19,689.67
Amount of notes, loans or liens used in purchase of surrendered policies, and voided by lapse	\$ 516.60
Amount of notes, loans or liens redeemed by maker in cash....	9,196.69
Total reduction of premium note account.....	9,713.29
Balance, note assets at end of year.....	\$ 9,976.38

EXHIBIT OF POLICIES.

The following is a correct statement of the number and amount of policies, including additions, in force at the end of the previous year, and of the policies issued, revived, or increased, and of those which have ceased to be in force during the year, and of those in force at the end of the year:

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.		ALL OTHER POLICIES.		REVERSION-ARY ADDITIONS.		TOTAL NUMBERS AND AMOUNTS.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
Policies and additions in force at the end of the previous year.....	2814	\$4,207,585.00	304	\$ 512,351.00	115	\$ 126,962.32	...	\$ 33,828.11	3323	\$4,880,726.43
New policies issued.....	802	1,253,057.00	70	109,900.00	1	4,068.59	...	...	873	1,367,025.59
Old policies revived.....	4	6,500.00	...	...	...	...	...	...	4	6,500.00
Additions by dividends.....	...	...	...	...	...	...	8,324.06	...	...	8,324.06
Totals.....	3620	\$5,467,142.00	464	\$ 622,251.00	116	\$ 131,030.91	...	\$ 42,153.07	4200	\$6,262,576.98
Deduct policies ceased to be in force:										
By death.....	23	\$ 32,579.00	2	\$ 2,000.00	1	\$ 1,000.00	...	\$ 297.71	26	\$ 35,876.71
By expiry.....	...	...	21	22,013.00	...	...	...	384.30	21	22,397.30
By surrender.....	28	52,632.00	3	7,000.00	1	1,000.00	...	706.97	32	61,238.97
By lapse.....	339	540,000.00	22	28,500.00	3	4,000.00	...	...	364	572,500.00
By change and decrease.....	...	9,000.00	...	...	...	...	...	...	...	9,000.00
Not taken.....	37	45,500.00	2	3,000.00	...	...	...	...	39	48,500.00
Total terminated.....	427	679,711.00	50	62,513.00	5	6,000.00	...	1,388.08	482	749,612.98
Net numbers and amounts in force at the end of the year.....	3193	\$4,787,431.00	414	\$ 559,738.00	111	\$ 125,030.91	...	\$ 40,764.09	3718	\$5,512,964.00

Upon what table of mortality and rate of interest were the net premiums of the company computed?

Answer. Actuaries' table of mortality and four per cent interest.

What loading, for margin or expenses, is cast upon the net premium (used in computing the reserve in each class of policies issued by the company)?

Answer. Ten to thirty-three per cent.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien, on the policies?

Answer. None. Notes are taken for renewal premiums when the reserve is in excess of the note.

Does the company hold any premium obligation on any policy, in excess of the net reserve (as valued in this statement), on such policy?

Answer. No.

Has any policy been "marked off" or reported "not in force" on the 31st of December, on which any legal claim could have been made, either for full-paid insurance, for reinstatement upon complying with certain prescribed terms, or for a surrender value? If this has been done a registry list of all such policies is required.

Answer. No.

What amount of stocks and other securities is deposited in various states and countries, under the laws thereof, for the protection of all the policy-holders of the company, and where have such deposits been made?

Answer. \$809,523.43. With the State of Iowa in compliance with the statute affecting home companies only.

What amount of stocks and other securities is deposited in various states and countries, which under the laws thereof, is held exclusively for the protection of the policy-holders of such states and countries? Name states and countries, and amounts respectively.

Answer. None.

Is the business of the company conducted upon the mutual, mixed or strictly proprietary plan?

Answer. Mixed.

What proportion of the profits of the company may be paid to stockholders for use of real or guaranty capital?

Answer. Interest earned on capital stock.

Does the company issue any policies in which the tontine principle is to be applied in making dividends thereon? Yes. If so, the company's own calculation of the surplus accrued for dividends on these policies must be stated.

BUSINESS IN IOWA DURING THE YEAR 1893.

	Number.	Amount.
Number and amount of policies on the lives of citizens of Iowa in force December 31 of previous year.....	1,979	\$ 2,577,685.00
Number and amount of policies on the lives of citizens of Iowa issued during the year.....	287	422,757.00
Total.....	2,265	\$ 3,000,442.00
Deduct number and amount which have ceased to be in force during the year.....	178	266,724.00
Total number and amount of policies in force in Iowa December 31, 1893.....	2,087	\$ 2,733,718.00
Amount of losses and claims on policies in Iowa unpaid December 31 of previous year.....	...	\$
Amount of losses and claims on policies in Iowa incurred during the year.....	19	28,053.63
Total.....	19	\$ 28,053.63
Amount of losses and claims on policies in Iowa paid during the year.....	19	\$ 28,053.63

What amount of premiums was collected, or secured, in Iowa during the year, in cash and notes, or credits, without any deduction for losses, dividends, commissions, or other expenses?

Answer. Cash, \$110,498.33; notes or credits, \$; totals, \$110,498.33.

ANNUAL STATEMENT.

For the year ending December 31, 1893, of the condition of the

LIFE INDEMNITY AND INVESTMENT COMPANY

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, in pursuance of the laws of said State.

President. C. E. MARIE.

Secretary R E SACKETT

[Incorporated October 10, 1881, Commenced business, November 1, 1881.]

Principal office, Sioux City, Iowa.

CAPITAL STOCK.
(Mutual.)

Amount of net or ledger assets December 31st of previous year \$ 220,815.24

INCOME DURING THE YEAR 1893.

Cash received for premiums without deductions for commissions or other expenses.....	\$ 163,583.89
Deduct amount of premiums paid to other companies for re-insurance, on policies in this company, less \$.....dividends thereon.....	344.35
Total premium income.....	\$ 163,239.54
Cash received for interest upon mortgage loans.....	14,587.95
Total income.....	\$ 177,827.49
Total.....	\$ 398,642.73

DISBURSEMENTS DURING THE YEAR 1893.

Cash paid for losses and additions.....	\$ 40,392.05
Cash paid for matured endowments and additions.....	22,328.41
Total.....	\$ 62,720.46
Deduct amount received from other companies for losses or claims on policies of this company re-insured, of which \$..... is for matured endowments.....None.	
Total amount actually paid for losses and matured endowments.....	\$ 62,720.46
Cash paid for surrendered policies.....	18,733.58
Premium notes, loans or liens used in purchase of surrendered policies and voided by lapse.....	17,568.56
(Total paid policy-holders, \$99,022.60.)	
Cash paid for commission to agents, including renewal commissions.....	31,142.47
Cash paid for salaries and traveling expenses of managers of agencies and general, special and local agents.....	8,702.43
Cash paid for medical examiners' fees.....	5,510.65
Cash paid for salaries and other compensation of officers, and office employees.....	20,414.83

Cash paid for United States taxes and revenue stamps \$.....	
State and local taxes in State where organized \$.....;	
taxes, licenses, fines and fees in other States \$.....	\$ 2,235.44
Cash paid for rent, less \$3,428.96, received under sublease.....	3,428.96
Cash paid for furniture and fixtures and safes for home and agency office.....	858.02
Cash paid for advertising.....	2,108.07
Cash paid for the following items, viz: Printing and stationery, fire insurance, telephone, legal fees, premium on loans, actuarial services, miscellaneous and incidental expenses, exchange and collections, express charges, postage and telegrams, profit and loss account.....	8,232.96
Total disbursements.....	\$ 181,050.44
Balance.....	\$ 216,986.29

ASSETS.

As Per Ledger Accounts.

Loans on Bonds and mortgage (first liens) on real estate.....	\$ 134,251.70
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	5,342.10
Premium notes, loans or liens on policies in force, the reserve on each policy being in excess of all indebtedness thereon.	12,117.04
Cost value of bonds and stocks owned absolutely.....	10,430.42
Cash in company's office.....	8,171.49
Cash deposited in banks.....	22,706.48
Bills receivable.....	3,906.48
Agents' ledger balances.....	11,059.66
Tax certificates on real estate loans.....	1,145.85
Commuted commissions.....	6,895.07
Total or net ledger assets.....	\$ 216,986.29
Total net or ledger assets, less depreciation.....	\$ 216,986.29

OTHER ASSETS.

Interest due, \$..... and accrued, \$2,342.75 on bonds and mortgages.....	\$ 2,342.75
Interest due \$..... and accrued, \$75.00 on bonds and stocks.....	75.00
Gross premiums due and unreported on policies in force December 31, 1893.....	\$ 34,245.73
Gross deferred premiums on policies in force December 31, 1893.....	15,590.29
Total.....	\$ 49,826.02
Deduct the loading on above gross amount.....	8,721.30
Net amount of uncollected and deferred premiums.....	\$ 41,114.72
Furniture, fixtures and safes, \$4,492.46; commuted commissions.....	4,492.46
Total assets as per the books of the company.....	\$ 265,011.22

ITEMS NOT ADMITTED.

Judgments, \$.....; furniture fixtures and safes, \$4,492.46.....	\$ 4,492.46
Commuted commissions.....	6,895.07
Agents' balances.....	11,059.66
Bills receivable.....	3,906.48
Total.....	\$ 27,313.67
Total assets (less items not admitted).....	\$ 237,697.55

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1893, computed according to the combined experience, table of mortality, with 4 per cent interest.....	\$ 115,939.33
Special reserve cost of term insurance.....	19,821.78
Net re-insurance reserve.....	\$ 136,821.11

Claims for matured endowments due and unpaid, awaiting presentation of policies.....	\$ 4,805.00
Claims for death losses in process of adjustment, or adjusted and not due.....	14,350.00
Total policy claims.....	\$ 19,155.00
Liability on policy-holders' account.....	155,976.11
Gross surplus on policy-holders' account.....	81,721.44
Total liabilities.....	\$ 237,697.55

PREMIUM NOTE ACCOUNT

Premium notes, loans or liens on hand December 31st of previous year.....	\$ 24,243.99
Premium notes, loans or liens received during the year.....	20,282.90
Total.....	\$ 44,526.19
Deductions during the year as follows:	
Amount of notes, loans or liens used in purchase of surrendered policies, and voided by lapse.....	\$ 17,568.56
Amount of notes, loans or liens redeemed by maker in cash.....	14,840.59
Total reduction of premium note account.....	\$ 32,409.15
Balance, note assets at end of the year.....	\$ 12,117.04

EXHIBIT OF POLICIES.

The following is a correct statement of the number and amount of policies, including additions, in force at the end of the previous year, and of the policies issued, revived, or increased, and of those which have ceased to be in force during the year, and of those in force at the end of the year:

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.		ALL OTHER POLICIES.		OLD REN. TERM.		TOTAL NUMBERS AND AMOUNT.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
Policies and additions in force at the end of the previous year.....	1500	\$ 2,795,566	247	\$ 371,689.86	903	\$ 2,297,000	391	\$ 903,750	3041	\$6,368,005.86
New policies issued.....	393	782,509	11	30,708.48	650	1,526,000	.....	.....	1063	2,339,268.48
Old policies revived.....	29	66,100	7	11,621.22	.....	.....	4	10,000	40	87,721.22
Additions by change.....	.....	.....	.....	.....	16	46,000	.....	.....	.....	.....
Totals.....	1922	\$ 3,644,166	265	\$ 414,079.56	1578	\$ 3,869,000	395	\$ 943,750	4144	\$8,824,995.56
Deduct policies ceased to be in force:										
By death.....	9	11,816	.....	.....	1	2,500	7	18,250	17	30,566.00
By expiry.....	.....	.....	.....	.....	65	225,000	150	373,750	215	599,250.00
By surrender.....	19	64,700	14	26,045.63	5	8,500	1	2,500	39	101,745.63
By lapse.....	712	1,442,217	114	189,748.96	463	1,166,000	.....	.....	1289	2,797,963.96
By change.....	5	26,000	11	20,000.00	.....	.....	.....	.....	.....	.....
Not taken.....	31	84,000	1	5,000.00	63	150,000	.....	.....	95	239,000.00
Total terminated.....	776	1,628,733	140	240,794.59	597	1,552,000	158	392,500	1655	3,768,527.59
Net numbers and amounts in force at the end of the year.....	1146	2,015,433	125	173,284.97	981	2,317,000	237	551,250	2489	5,056,467.97

Upon what table of mortality and rate of interest were the net premiums of the company computed?

Answer. Combined experience, four per cent interest.

What loading, for margin or expenses, is cast upon the net premium (used in computing the reserve) in each class of policies issued by the company?

Answer. Fifteen to twenty per cent.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien, on the policies?

Answer. No provision in policies.

Does the company hold any premium obligation on any policy, in excess of the net reserve (as valued in this statement), on such policy?

Answer. No.

Has any policy been "marked off" or reported "not in force" on the 31st of December, on which any legal claim could have been made, either for full paid insurance, for reinstatement upon complying with certain prescribed terms, or for a surrender value? If this has been done, a registry list of all such policies is required.

Answer. Yes. See list.

What amount of stocks and other securities is deposited in various states and countries, under the laws thereof, for the protection of all the policy-holders of the company, and where have such deposits been made?

Answer. One hundred and fifty-two thousand one hundred and seventy-seven dollars and fifty cents, with Auditor of State of Iowa, for the benefit of all policy holders.

What amount of stocks and other securities is deposited in the various states and countries, which under the laws thereof, is held exclusively for the protection of the policy-holders of such states and countries? Name states and countries, and amounts respectively.

Answer. None.

Is the business of the company conducted upon the mutual, mixed or strictly proprietary plan?

Answer. Mutual.

Does the company issue any policies in which the Tontine principle is to be applied in making dividends thereon?

Answer. Yes.

If so, the company's own calculation of the surplus accrued for dividends on these policies must be stated.

No surplus yet apportioned.

BUSINESS IN IOWA DURING THE YEAR 1893.

	Number.	Amount.
Number and amount of policies on the lives of citizens of Iowa in force December 31st of previous year.....	948	\$1,953,173.09
Number and amount of policies on the lives of citizens of Iowa issued and restored during the year.....	361	704,154.33
Total.....	1309	\$2,659,327.42
Deduct number and amount which have ceased to be in force during the year.....	450	936,632.92
Total number and amount of policies in force in Iowa December 31, 1893.....	859	\$1,722,694.50
Amount of losses and claims on policies in Iowa unpaid December 31st of previous year.....	6	\$ 17,500.00
Amount of losses and claims on policies in Iowa incurred during the year.....	12	24,066.00
Total.....	18	\$ 41,566.00
Amount of losses and claims on policies in Iowa paid during the year.....	12	28,466.00

What amount of premiums was collected, or secured, in Iowa during the year, in cash and notes, or credits, without any deduction for losses, dividends, commissions, or other expenses?

Answer. Cash, \$51,998.31.

This company has changed its name since filing its annual report, and is now the Iowa Life Insurance Company.

ANNUAL STATEMENT

For the year ending December 31, 1893, of the condition of the

REGISTER LIFE AND ANNUITY INSURANCE COMPANY,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, M. L. MARKS.

Secretary, P. W. McMANUS.

[Incorporated April 17, 1889. Commenced business, April 22, 1889.]

Principal office, Davenport, Iowa.

CAPITAL STOCK.

Mutual.

Amount of net or ledger assets December 31st of previous year . \$ 18,680.29
Extended at..... \$ 18,680.29

INCOME DURING THE YEAR 1893.

Cash received for premiums without deductions for commission or other expenses.....	\$ 7,363.59
Premium notes, loans or liens taken in part payment for premiums.....	1,338.85
Premiums paid by dividends, including re-converted additions, by surrendered policies.....	22.08
Total.....	\$ 8,724.52
Total premium income.....	\$ 8,724.52
Cash received for interest upon mortgage loans.....	809.69
Cash received for interest on premium notes, loans or liens, and cash in banks.....	83.70
Cash and notes other than premiums received from other companies for assuming or re-insuring their risks.....	None.
Total income	\$ 9,617.91
Total.....	\$ 28,298.20

DISBURSEMENTS DURING THE YEAR 1893.

Cash paid for losses and additions.....	None.
Premium notes, loans or liens used in payment of the same.....	None.
Cash paid for matured endowments and additions..	None.
Premium notes, loans or liens used in payment of the same.....	None.
Cash paid for surrendered policies.....	591.30
Cash dividends paid to policy-holders, \$22.08; same applied in payment of premiums.....	22.08
Total paid policy-holders.....	\$ 613.44
Cash paid for commissions to agents.....	109.90

Cash paid for salaries and traveling expenses of managers of agencies and general, special and local agents.....	1,828.01
Cash paid for medical examiners' fees.....	214.00
Cash paid for salaries and other compensation of officers, and other office employees.....	2,100.16
Cash paid for rent, less, \$300.00 received under sublease..	360.00
Cash paid for furniture and fixtures, and safes for home and agency office.....	88.07
Cash paid for advertising, printing, books and stationery.....	216.53
Cash paid for the following items, viz.: Postage, \$37.75; exchange and collection fees, \$80.16; janitor, \$49.00; actuary, \$187.00; miscellaneous, \$119.21.....	463.12
Total disbursements.....	\$ 5,002.58
Balance.....	\$ 22,305.62

ASSETS.

As per Ledger Accounts.

Loans on bond and mortgage (first liens) on real estate.....	\$ 13,150.00
Cash in company's office.....	873.53
Cash deposited in banks.....	5,105.92
Bills receivable.....	2,604.35
Agents' ledger balances.....	481.82
Total net or ledger assets.....	\$ 22,305.62
Total net or ledger assets, less depreciation.....	\$ 22,305.62

OTHER ASSETS.

Interest accrued, \$312.20, on bonds and mortgages.....	\$ 312.20
Gross premiums due and unreported on policies in force December 31, 1893.....	\$ 102.00
Gross deferred premiums on policies in force December 31, 1893.....	679.20
Total.....	\$ 781.20
Deduct the loading on above gross amount.....	195.30
Net amount of uncollected and deferred premiums.....	\$ 585.90
Furniture, fixtures, and safes, \$470.76; commuted commissions, \$.....	470.76
Supplies, printed matter and stationery.....	300.00
Total assets as per books of the company.....	\$ 23,974.48

ITEMS NOT ADMITTED.

Judgments, furniture, fixtures and safes.....	\$ 470.76
Agents' balances.....	481.82
Bills receivable.....	2,604.35
Supplies, printed matter and stationery.....	300.00
Total.....	\$ 3,946.93
Total assets (less items not admitted).....	\$ 20,027.55

LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1893, computed according to the actuaries table of mortality, with 4 per cent interest.....	\$ 5,601.30
Net re-insurance reserve.....	\$ 5,601.30
Premium obligations in excess of the net value of their policies.....	None.
Claims for death losses due and unpaid.....	None.
Claims for matured endowments due and unpaid.....	None.
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due.....	None.

claims for death losses, and other policy claims, resisted by the company.....None.
Amounts due and unpaid on annuity claims.....None.

Total policy claims.....None.
Amount of all unpaid dividends of surplus, or other description of profits due policy-holders.....None.
Amount of unpaid dividends to stockholders.....None.
Amount of National, State or other taxes due.....None.
Amount due on account of salaries, rents and office expenses.....None.
Amount due by the company for borrowed money, including (\$....) interest due or accrued.....None.
Amount due officers or others for advances on account of expenses of organization.....None.

Liability of policy-holders' account.....	\$ 5,601.30
Gross surplus on policy-holder's account.....	14,426.25
Total liabilities.....	\$ 20,027.55
Estimated surplus accrued on tontine and other policies, the profits upon which are especially reserved for that class of policies.....	\$ 11,390.17
Special surplus.....	3,036.08

PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st of previous year.....	\$ 2,471.28
Premium notes, loans or liens received during the year.....	1,338.85
Total.....	\$ 3,810.13
Amount of notes, loans or liens redeemed by maker in cash.....	\$ 1,115.78
Total reduction of premium note account.....	\$ 1,115.78
Balance, note assets at end of the year.....	\$ 2,694.35

EXHIBIT OF POLICIES.

The following is a correct statement of the number and amount of policies, including additions, in force at the end of the previous year, and of the policies issued, revived, or increased, and of those which have ceased to be in force during the year, and of those in force at the end of the year:

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.		REVERSIONARY ADDITIONS.		TOTAL NUMBERS AND AMOUNTS.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
Policies and additions in force at the end of the previous year..	296	\$ 457,000	3	\$ 3,500	.....	\$ 7,700.00	299	\$ 468,200.00
New policies issued.....	78	101,500	4	4,500	.....	1,091.30	82	107,091.30
Totals.....	374	\$ 558,500	7	\$ 8,000	.....	\$ 8,791.30	381	\$ 575,291.30
Deduct policies ceased to be in force:								
By surrender.....	3	7,000	.....	.....	.....	.....	3	7,000.00
By lapse.....	49	67,500	.....	.....	.....	.....	49	67,500.00
Total terminated.....	52	\$ 74,500	.....	.....	.....	.....	52	\$ 74,500.00
Net numbers and amounts in force at the end of the year.....	322	\$ 484,000	7	\$ 8,000	.....	\$ 8,791.30	329	\$ 500,791.30

Upon what table of mortality and rate of interest were the net premiums of the company computed?

Answer. American, four per cent.

What loading, for margin or expenses, is cast upon the net premium of each class of policies issued by the company?

Answer. Fifteen to forty per cent.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien, on the policies?

Answer. No fixed proportion.

Does the company hold any premium obligation on any policy, in excess of the net reserve (as valued in this statement), on such policy?

Answer. No.

Has any policy been "marked off" or reported "not in force" on the 31st of December, on which any legal claim could have been made, either for full-paid insurance, for re-instatement upon complying with certain prescribed terms, or for a surrender value? If this has been done, a registry list of all such policies is required.

Answer. No.

What amount of stocks and other securities is deposited in various states and countries, under the laws thereof, for the protection of the policy holders of the company, and where have such deposits been made?

Answer. \$11,550.00; mortgages deposited with auditor of State of Iowa.

What amount of stocks and other securities is deposited in various states and countries, which, under the laws thereof, is held exclusively for the protection of the policy-holders of such states or countries? Name states and countries, and amounts respectively.

Answer. Only State of Iowa.

Is the business of the company conducted upon the mutual, mixed or strictly proprietary plan?

Answer. Mutual.

What proportion of the profits of the company may be paid to stockholders for use of real or guaranty capital?

Answer. None.

Does the company issue any policies in which the tontine principle is to be applied in making dividends thereon?

Answer. Yes.

BUSINESS IN IOWA DURING THE YEAR.

	Number.	Amount.
Number and amount of policies on the lives of citizens of Iowa in force December 31st of previous year.....	299	\$ 468,200.00
Number and amount of policies on the lives of citizens of Iowa issued during the year.....	82	107,091.30
Total.....	381	\$ 575,291.30
Deduct number and amount which have ceased to be in force during the year.....	52	74,500.00
Total number and amount of policies in force in Iowa December 31, 1893.....	329	\$ 500,791.30
Amount of losses and claims on policies in Iowa unpaid December 31st of previous year.....	None.	
Amount of losses and claims on policies in Iowa incurred during the year.....	None.	
Amount of losses and claims on policies in Iowa paid during the year.....	None.	

What amount of premiums was collected, or secured, in Iowa during the year, in cash and notes, or credits, without any deduction for losses, dividends, commissions or other expenses?

Answer. Cash, \$7,385.67; notes or credits, \$1,338.85; totals, \$8,724.52.

ANNUAL STATEMENT

For the year ending December 31, 1893, of the condition of the

ROYAL UNION MUTUAL LIFE INSURANCE COMPANY.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, in pursuance of the laws of said State.

President, F. D. JACKSON.

Secretary, S. A. FOSTER.

[Incorporated, March 15, 1886.

Commenced business, March 18, 1886.]

Principal office, Des Moines, Iowa.

CAPITAL STOCK.

(Mutual.)

Amount of net or ledger assets December 31st of previous year..\$ 85,969.52
Extended at.....\$ 85,969.52

INCOME DURING THE YEAR 1893.

Cash received for premiums without deductions for commission or other expenses.....\$	35,841.47
Premium notes, loans or liens taken in part payment for premiums	2,102.80
Premiums paid by dividends, including re-converted additions, \$1,105.54; by surrendered policies \$856.55..\$	1,962.09
Total premium income.....	\$ 39,906.36
Cash received for interest upon mortgage loans	5,382.00
Cash received for interest on premium notes, loans or liens.....	65.07
Total income	\$ 45,353.43
Total	\$ 131,322.95

DISBURSEMENTS DURING THE YEAR 1893.

Cash paid for surrendered policies.....	\$ 2,119.13
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse.....	974.51
Cash dividends paid to policy-holders, \$.....; same applied in payment of premiums.....	1,105.54
(Total paid policy-holders, \$4,199.18.)	
Cash paid for commissions to agents.....	5,977.73
Cash paid for salaries and traveling expenses of managers of agencies and general, special and local agents.....	1,113.25
Cash paid for medical examiner's fees.....	520.94
Cash paid for salaries and other compensation of officers and other office employees.....	8,225.00
Cash paid for rent, less \$ received under sublease	1,127.42
Cash paid for furniture and fixtures, and safes for home and agency office.....	283.16

Cash paid for advertising.....	\$ 830.70
Cash paid for the following items, viz: Collection expenses, \$137.77; printing, \$578.12; loan expenses, \$44.25; postage, \$152.60; telegraphing, \$18.25; office expenses, \$266.40; total.....	1,107.30
Total disbursements.....	\$ 23,474.78
Balance.....	\$ 107,848.17

ASSETS.

As per Ledger Accounts.

Loans on bond and mortgage (first liens) on real estate	\$ 98,595.00
Loans made in cash to policy-holders on this company's policies assigned as collateral.....	2,290.02
Premium notes, loans or liens on policies in force, the reserve on each policy being in excess of all indebtedness thereon..	1,775.86
Cash in company's office.....	247.17
Cash deposited in banks.....	1,508.67
Bills receivable	2,261.72
Agents' ledger balances	1,169.73
Total net or ledger assets.....	\$ 107,848.17
Total net or ledger assets, less depreciation.....	\$ 107,848.17

OTHER ASSETS.

Interest due, \$244, and accrued, \$2,452.54 on bonds and mortgages.....	\$ 2,696.54
Interest due, \$, and accrued, \$237.60 on premium notes, loans or liens	257.50
Gross deferred premiums on policies in force December 31, 1893.....	2,423.94
Total.....	\$ 2,423.94
Deduct the loading on above gross amount.....	436.30
Net amount of uncollected and deferred premiums....	1,987.64
Furniture, fixtures and safes.....	1,120.56
Total assets as per the books of the company.....	\$ 113,910.61

ITEMS NOT ADMITTED.

Judgments, \$.....; furniture, fixtures and safes.....	\$ 1,120.56
Agents' balances.....	1,169.73
Bills receivable.....	2,261.72
Total.....	4,552.01
Total assets (less items not admitted).....	\$ 109,358.50

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1893, computed according to the Actuaries American Table of Mortality, with 4 per cent interest..\$	100,204.53
Net re-insurance reserve.....	\$ 100,204.53
Amount of all unpaid dividends of surplus, or other description of profits due policy holders.....	65.85
Cash surrender values due and unpaid	845.70
Liability on policy-holders account	\$ 101,116.08
Gross surplus on policy-holders' account	8,242.42
Total liabilities.....	\$ 109,358.50

PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st of previous year	\$ 888.67
Premium notes, loans or liens received during the year	2,959.61
Total.....	\$ 3,848.28

Amount of notes, loans or liens used in purchase of surrendered policies, and voided by lapse.....	\$ 429.78
Amount of notes, loans or liens redeemed by maker in cash ...	1,384.82
Total reduction of premium note account....	1,814.60
Balance, note assets at end of year.....	\$ 2,033.68

EXHIBIT OF POLICIES.

The following is a correct statement of the number and amount of policies, including additions, in force at the end of the previous year, and of the policies issued, revived or increased, and of those which have ceased to be in force during the year, and of those in force at the end of the year:

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.		ALL OTHER POLICIES.		TOTAL NUMBERS AND AMOUNTS.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
Policies and additions in force at the end of the previous year	100	\$ 105,375.00	206	\$ 331,500.00	502	\$ 712,900.00	808	\$1,149,775.00
New policies issued.....	23	30,022.00	8	15,786.00	158	415,500.00	189	461,308.00
Old policies revived					1	2,000.00	1	2,000.00
Totals	123	\$ 135,397.00	214	\$ 347,286.00	661	\$1,130,400.00	998	\$1,613,083.00
Deduct policies ceased to be in force:								
By surrender.....	1	\$ 100.00	20	\$ 29,000.00	16	\$ 26,500.00	37	\$ 55,600.00
By lapse.....	7	15,000.00	28	51,500.00	88	133,000.00	123	199,500.00
By change and decrease.....				500.00				500.00
Not taken.....			2	10,000.00	9	23,000.00	11	33,000.00
Total terminated	8	\$ 15,100.00	50	\$ 91,000.00	113	\$ 182,500.00	171	\$ 288,600.00
Net number and amounts in force at the end of the year.....	115	\$ 120,297.00	164	\$ 256,286.00	548	\$ 947,900.00	827	\$1,324,483.00

Upon what table of mortality and rate of interest were the net premiums of the company computed?

Answer. Ordinary Life American and four and one-half per cent; all others Actuaries and four per cent.

What loading, for margin or expenses, is cast upon the net premium (used in computing the reserve) in each class of policies issued by the company?

Answer. From seven to thirty-three.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien, on the policies?

Answer. None.

Does the company hold any premium obligation on any policy, in excess of the net reserve (as valued in this statement) on such policy?

Answer. No.

Has any policy been "marked off" or reported "not in force" on the 31st of December, on which any legal claim could have been made, either for full-paid insurance, for reinstatement upon complying with certain prescribed terms, or for a surrender value? If this has been done, a registry list of all such policies is required.

Answer. No.

What amount of stocks and other securities is deposited in various states and countries under the laws thereof, for the protection of all the policy holders of the company, and where have such deposits been made?

Answer. Ninety-eight thousand five hundred and ninety-five dollars with the Auditor of the State of Iowa.

What amount of stocks and other securities is deposited in various states and countries, which under the laws thereof is held exclusively for the protection of the

policy-holders of such states or countries? Name states and countries and amounts respectively.

Answer. None except as above.

Is the business of the company conducted upon the mutual, mixed or strictly proprietary plan?

Answer. Mutual.

What proportion of the profits of the company may be paid to stockholders for use of real or guaranty capital?

Answer. None.

Does the company issue any policies in which the tontine principle is to be applied in making dividends thereon?

Answer. None.

BUSINESS IN IOWA DURING THE YEAR 1893.

	No.	Amount.
Number and amount of policies on the lives of citizens of Iowa in force December 31 of previous year	728	\$ 1,067,700
Number and amount of policies on the lives of citizens of Iowa issued during the year	178	418,722
Total.....	906	\$ 1,486,422
Deduct number and amount which have ceased to be in force during the year.....	161	275,000
Total number and amount of policies in force in Iowa December 31, 1893.....	745	\$ 1,211,422

What amount of premiums was collected in Iowa during the year, in cash and notes, or credits, without any deduction for losses, dividends, commissions or other expenses?

Answer. Cash, \$32,234.99; notes or credits, \$1 788.86; totals, \$34,023.85.

LIFE INSURANCE TABLES.

TABLE No. I.

Shows the life insurance business transacted in Iowa during the year 1893.
Giving the risks written and terminated during the year, the losses incurred, the losses paid, and percentage of losses paid to premiums received.

TABLE No. II.

Gives the condition of all life companies doing business in the State during the year. Also the business done as shown by their annual statements.

TABLE No. III.

Is an exhibit of the number and amount of policies issued and terminated during the year 1893, and the manner of termination.

TABLE

Showing business done in Iowa in the year 1893.

NAME OF COMPANY.	LOCATION.	NUMBER OF POLICIES.			
		In force Decem-ber 31, 1892.	Written during 1893.	Terminated dur-ing 1893.	In force Decem-ber 31, 1893.
Aetna Life & Accident	Hartford, Conn.	1,682	286	274	1,694
Commercial Alliance Life	New York, N. Y.	160	250	215	195
Connecticut General	Hartford, Conn.	12	175	171	16
Connecticut Mutual	Hartford, Conn.	116	13	103	126
Equitable	Des Moines, Iowa	1,941	119	91	1,969
		1,078	287	178	2,087
Equitable	New York, N. Y.	4,575	939	795	4,719
Germania	New York, N. Y.	141	6	33	114
Home	Brooklyn, N. Y.	67	8	30	45
Life Indemnity and Investment Co.	Sioux City, Iowa	948	361	430	879
Manhattan	New York, N. Y.	204	57	36	285
Massachusetts Mutual	Springfield, Mass.	141	43	17	167
Metropolitan Life	New York, N. Y.	15	10	5	20
Michigan Mutual	Detroit, Mich.	871	201	204	868
Mutual	New York, N. Y.	4,426	2,191	746	5,871
Mutual Benefit	Newark, N. J.	2,528	287	324	2,491
National	Montpelier, Vt.	213	189	65	337
New York	New York, N. Y.	7,136	3,437	1,067	9,506
Northwestern Mutual	Milwaukee, Wis.	9,535	1,731	1,056	10,210
Pacific Mutual Life & Accident	San Francisco, Cal.	47	4	4	43
		33	641	207	469
Penn Mutual	Philadelphia, Pa.	534	102	122	604
Phoenix Mutual	Hartford, Conn.	237	43	30	250
Provident Life and Trust	Philadelphia, Pa.	170	40	25	184
Provident Savings Life	New York, N. Y.	209	104	66	337
Prudential Insurance Co. of America	Newark, N. J.	2,870	1,118	1,752	
Register Life and Annuity	Davenport, Iowa	299	82	52	329
Royal Union Mutual	Des Moines, Iowa	728	178	161	745
Travelers Life & Accident	Hartford, Conn.	253	34	40	227
Union Central	Cincinnati, Ohio	1,909	1,644	1,686	1,16
		378	145	80	443
Union Mutual	Portland, Me.	103	37	31	109
United States	New York, N. Y.	592	290	221	661
United States Industrial Life	New York, N. Y.	2,191	14,534	9,323	7,402
Washington	New York, N. Y.	754	141	147	750
Total		44,560	31,552	19,084	57,028

No. I.

Compiled from companies' annual statements.

AMOUNT OF INSURANCE.				PREMIUMS RECEIVED.			Losses incurred.	Losses paid.	Percentage of losses incurred to premi-ums received.
In force Decem-ber 31, 1892.	Written during 1893.	Terminated dur-ing 1893.	In force Decem-ber 31, 1893.	Cash.	Notes.	Total.			
\$2,294,797	\$ 434,081	\$ 353,840	\$3,075,038	\$ 59,265.45	\$ 566.10	\$ 33,771.58	\$42,005.00	\$39,476.00	75.3
349,500	600,100	507,000	511,600	3,106.67	.....	3,106.67	2,868.71	2,533.85	92.3
25,000	328,229	329,000	24,229	794.10	.....	794.10	.....	.....	.....
148,996	.....	18,000	125,996	3,405.87	.....	3,405.87	2,520.16	2,020.16	74.0
3,947,714	232,405	239,943	3,960,476	61,153.19	20,004.94	81,158.13	69,011.00	74,511.00	84.4
2,577,685	422,757	266,724	2,733,718	110,498.33	.....	110,498.33	28,053.63	28,053.63	25.4
10,490,995	1,941,183	1,792,644	10,639,534	281,741.10	.....	281,741.10	46,417.00	47,917.00	16.5
223,745	13,000	91,500	145,245	1,559.34	.....	1,559.34	26,588.20	25,388.20	1,511.3
85,992	16,025	71,100	30,917	5,613.19	1,782.48	10,395.67	15,100.00	15,100.00	147.1
1,935,170	704,134	996,633	1,722,694	51,938.31	.....	51,938.31	24,096.00	24,466.00	46.3
377,351	78,533	41,171	414,713	13,832.30	.....	13,832.30	1,200.00	1,200.00	8.7
328,713	98,500	36,863	390,350	6,887.29	778.00	7,665.29	285.00	285.00	3.7
17,079	11,000	5,000	23,079	8,185.45	.....	8,185.45	930.50	900.50	11.5
1,390,654	307,634	310,021	1,388,267	43,341.79	.....	43,341.79	8,149.85	8,149.85	18.8
10,934,511	4,931,558	1,780,677	13,179,392	370,003.55	.....	370,003.55	125,848.00	123,848.00	34.0
4,653,544	736,270	738,218	4,641,602	110,813.19	.....	110,813.19	78,002.00	78,232.00	70.4
477,750	206,500	110,750	657,500	23,745.58	1,950.25	25,695.83	1,090.51	1,090.51	4.2
17,071,370	6,966,050	5,841,385	18,196,035	483,279.13	.....	483,279.13	74,719.76	69,156.90	15.5
16,397,729	2,887,134	1,533,680	17,061,183	543,490.76	2,716.89	546,207.65	116,551.79	103,150.73	21.3
48,544	.....	11,500	37,044	1,100.65	.....	1,100.65	5,060.00	5,060.00	459.7
72,000	939,300	330,350	662,950	6,099.71	.....	6,099.71	3,454.53	3,454.53	56.6
1,194,700	885,500	345,250	1,234,950	38,737.88	2,296.42	41,034.30	14,750.00	14,750.00	35.9
262,410	96,000	54,535	303,875	7,042.59	1,218.40	8,261.09	11,568.00	8,568.00	130.5
461,814	102,322	117,000	447,136	11,813.57	.....	11,813.57	2,600.00	3,500.00	21.2
931,000	280,500	188,500	1,023,000	21,055.46	.....	21,055.46	7,000.00	7,000.00	33.2
.....	203,937	101,391	192,755	2,469.98	.....	2,469.98	15.00	15.00	.6
488,200	107,091	74,500	500,791	7,985.97	1,338.85	9,324.82	.....	.....	.....
1,067,700	418,722	275,000	1,211,422	32,334.05	1,788.80	34,122.85	.....	.....	.....
522,937	93,600	106,942	509,595	10,154.03	.....	10,154.03	2,442.00	4,442.00	24.0
3,791,592	4,434,300	4,439,480	3,716,412	36,963.14	.....	36,963.14	22,171.50	20,171.50	60.9
524,550	237,806	130,560	631,556	23,956.47	.....	23,956.47	2,500.00	2,500.00	10.4
153,370	57,999	33,189	178,180	4,590.78	271.00	4,861.78	5,535.95	3,941.95	72.7
1,216,679	688,565	578,000	1,326,635	26,033.05	.....	26,033.05	3,000.00	5,000.00	11.5
225,896	1,614,464	983,979	854,784	22,651.49	.....	22,651.49	897.87	897.87	4.0
1,016,913	238,529	239,140	1,016,292	33,544.59	.....	33,544.59	12,997.00	12,733.00	38.7
83,412,198	31,035,085	23,098,388	90,369,695	1,468,168.67	35,282.19	2,503,450.86	755,307.06	740,162.39	30.2

TABLE

The condition of and general business transacted by Life and Accident Insurance Companies which did business in Iowa during the year ending December 31, 1893, compiled from

NAME AND LOCATION OF COMPANY.	Paid up capital.	Assets.	Liabilities including capital and re-insurance reserve.	Net surplus.
Ætna, Connecticut Life	\$ 1,500,000	\$ 40,221,883.02	\$ 33,469,913.81	\$ 6,751,969.21
Commercial Alliance Life, New York	200,000	284,707.02	429,478.00	390,622.74
Connecticut General, Connecticut	150,000	2,498,570.33	2,107,947.59	6,448,027.87
Connecticut Mutual, Connecticut	Mutual.	61,363,404.61	54,915,376.74	102,814.31
Equitable, Iowa	100,000	996,660.13	853,854.82	23,507,762.28
Equitable Life Assurance Society, N. Y.	100,000	166,297,408.85	136,789,646.57	1,848,599.96
Germania, New York	200,000	18,689,858.84	16,841,258.88	1,425,173.88
Home, New York	125,000	8,246,604.23	6,821,430.35	81,721.44
Life Indemnity and Investment Co., Ia.	Mutual.	237,697.55	155,976.11	686,675.07
Manhattan, New York	100,000	13,486,674.37	12,799,999.30	1,020,316.96
Massachusetts Mutual, Massachusetts	Mutual.	14,480,480.80	13,460,163.84	2,110,420.92
Metropolitan Life, New York	2,000,000	19,343,705.06	17,233,284.14	225,995.36
Michigan Mutual Life, Michigan	250,000	4,517,550.32	4,291,554.96	25,314,206.92
Mutual Life, New York	Mutual.	184,335,690.80	159,621,483.88	6,368,493.69
Mutual Benefit Life, New Jersey	Mutual.	53,328,967.16	46,960,463.47	1,134,092.36
National Life, Vermont	Mutual.	9,886,852.01	8,752,759.65	17,025,630.18
New York Life, New York	Mutual.	148,700,781.21	131,675,151.03	11,358,456.80
Northwestern Mutual, Wisconsin	Mutual.	64,071,182.98	52,712,726.18	230,825.36
Pacific Mutual Life, Cal.	Mutual.	2,678,158.36	2,457,333.00	2,509,176.65
Penn Mutual, Pennsylvania	Mutual.	22,618,948.06	20,109,772.31	562,488.81
Phoenix Mutual, Connecticut	Mutual.	10,123,390.26	9,560,901.45	1,814,791.07
Provident Life and Trust Co., Penn.	1,000,000	24,644,836.22	22,830,045.15	982,392.59
Provident Savings Life, New York	100,000	1,484,338.36	901,045.77	1,557,397.67
Prudential Life Ins. Co. of Am., N. J.	2,000,000	11,021,444.93	9,464,137.26	14,426.25
Register Life and Annuity Co., Iowa	Mutual.	20,027.55	5,601.30	8,242.42
Royal Union Mutual Life, Iowa	Mutual.	100,358.50	101,116.08	2,218,186.29
Traveler, Connecticut Life	1,000,000	16,014,129.24	13,795,942.95	1,737,527.76
Union Central, Ohio	100,000	10,933,707.70	9,196,179.94	582,931.35
United States Life, New York	Mutual.	6,452,524.06	5,859,593.60	545,751.48
United States Industrial Life, N. Y.	280,000	318,733.40	423,446.00	972,892.90
Washington Life, New York	125,000	12,581,849.68	11,608,966.78	
Total	\$ 9,770,000	\$ 337,514,015.85	\$ 312,578,088.88	\$ 125,185,010.55

No. II.

Insurance Companies which did business in Iowa during the year ending December 31, 1893, compiled from the companies' annual statement.

Income.	Expenditures.	Risks written during the year.	PREMIUMS RECEIVED.			Losses paid.	Per cent of losses paid to premiums received.
			In cash.	In notes.	Total less amount paid for re-insurance.		
\$ 6,810,074.00	\$ 5,175,778.52	23,381,374	\$ 4,775,613.09	\$ 36,238.38	\$ 4,809,733.15	\$ 2,780,758.80	58.0
408,456.00	446,718.47	26,033,450	469,187.83	5,039.27	462,583.43	222,175.41	48.0
401,200.13	276,732.18	32,250,207	345,529.21		345,788.25	123,714.88	35.8
7,776,133.54	6,987,329.69	10,640,485	4,623,290.09		4,623,290.09	3,970,458.50	85.9
246,306.46	166,768.82	1,381,850	182,711.73		182,711.73	58,274.01	31.9
42,022,605.55	25,355,498.80	205,280,227	35,537,369.50		35,537,369.50	10,761,402.80	30.3
3,725,343.79	2,661,699.69	13,016,063	2,877,570.57		2,868,240.11	1,404,411.63	49.0
1,809,398.66	1,447,771.03	13,245,619	1,348,448.24	191,166.43	1,535,056.36	498,064.58	32.4
177,827.49	181,656.44	2,426,989	163,583.89		163,583.89	62,720.45	38.4
2,776,552.78	2,507,440.31	17,840,208	450,548.50	1,674,381.82	2,113,969.99	1,257,051.62	59.6
3,554,085.57	2,454,311.79	19,742,615	2,784,241.59	166,274.70	2,911,104.74	979,598.54	33.7
15,216,236.65	12,430,087.70	6,123,656	14,358,196.05	3,095.69	14,361,213.67	5,535,120.09	38.5
1,274,374.02	797,535.75	7,572,193	1,082,898.11		1,071,376.00	351,998.45	32.9
41,954,145.68	30,370,039.87	212,426,850	33,694,337.98		33,694,337.98	13,130,968.77	39.1
9,956,710.55	8,102,288.37	20,032,794	6,787,646.67	524,195.08	7,311,842.35	3,870,177.49	52.9
2,791,502.30	1,703,316.30	12,519,496	2,187,098.45	201,715.85	2,388,814.30	629,092.87	26.1
34,863,646.95	23,424,725.21	228,417,114	27,535,728.36		27,488,657.44	9,523,530.41	34.6
14,998,898.68	7,585,045.20	62,143,471	11,830,872.92	90,941.57	11,921,814.49	3,542,408.84	29.7
986,660.44	860,958.20	2,952,339	825,054.95	38,420.01	863,527.85	394,092.19	45.4
67,272,000	5,992.58	87,272,000	4,800,590.35	220,464.67	5,018,273.58	1,639,565.20	32.7
6,130,334.66	3,914,276.40	24,376,808	1,027,092.10	2,366.77	1,029,102.88	880,240.82	86.1
1,612,740.45	1,552,607.18	8,929,815	3,771,629.86		3,773,096.63	1,291,685.00	34.2
4,907,203.40	2,869,587.77	13,980,736	2,089,430.61		2,077,727.18	933,373.71	44.9
2,133,147.18	1,875,747.12	23,669,308	9,087,192.12	1,338.89	9,088,444.40	2,893,708.33	31.9
9,521,912.10	7,451,095.21	134,465,139	7,385.67		7,374.52		
9,617.91	5,992.58	107,091	37,803.56	2,102.80	39,906.36	1,573,405.93	41.8
45,353.43	23,474.78	463,308	4,573,336.21		4,485,321.58	576,035.06	20.8
5,277,076.89	3,754,931.64	20,217,667	1,000,610.49	5,491.00	1,006,101.49	504,839.42	61.7
299,632,963	21,452,401	2,452,401	1,191,748.84		1,184,516.15	734,291.82	62.0
3,397,885.01	1,832,244.58	21,452,401	302,224.68		302,224.68	136,805.81	34.9
1,261,030.51	1,167,345.33	9,285,797	2,138,468.47		2,138,468.47	1,030,978.57	48.2
1,507,890.87	1,377,958.08	11,240,131					
405,570.62	433,630.72	10,559,273					
2,779,999.23	2,710,594.50	8,423,047					
229,829,480.77	161,214,189.04	1,572,356,131	183,522,027.01	4,262,833.98	187,525,093.40	71,694,463.13	38.2

TABLE

Showing the number and amount of policies in force December 31, 1892, terminated during 1893, and manner of

COMPANIES.	POLICIES IN FORCE DECEMBER 31, 1892.	
	Number.	Amount.
Aetna, Connecticut.....	81,289	\$ 132,778,465
Commercial Alliance, New York.....	4,578	15,589,250
Connecticut General, Connecticut.....	6,533	20,833,321
Connecticut Mutual, Connecticut.....	7,857	10,133,357
Equitable, Iowa.....	65,557	157,737,902
Equitable Life Assurance Society, New York.....	3,323	4,880,726
Germania, New York.....	251,909	850,982,245
Home, New York.....	36,998	65,218,895
Life Indemnity and Investment Company, Iowa.....	19,390	58,008,378
Manhattan, New York.....	3,041	6,398,005
Massachusetts Mutual, Massachusetts.....	22,595	61,271,530
Metropolitan Life, New York.....	28,767	78,467,497
Michigan Mutual Life, Michigan.....	4,446	5,316,300
Mutual Life, New York.....	16,202	31,104,323
Mutual Benefit Life, New Jersey.....	246,650	745,780,083
National Life, Vermont.....	74,346	195,098,088
New York Life, New York.....	26,078	58,078,353
Northwestern Mutual, Wisconsin.....	215,068	689,248,629
Pacific Mutual, California.....	128,349	312,512,603
Penn Mutual, Pennsylvania.....	5,206	13,270,958
Phoenix Mutual, Connecticut.....	19,575	46,881,700
Provident Life and Trust Company, Pennsylvania.....	44,610	117,885,418
Provident Savings Life, New York.....	19,788	30,540,306
Prudential Life Insurance Company of America, New Jersey.....	29,896	94,726,533
Register Life and Annuity Company, Iowa.....	22,061	76,843,241
Royal Union Mutual Life, Iowa.....	1,061,585	193,837,282
Travelers, Connecticut.....	299	468,200
Union Central, Ohio.....	808	1,149,775
Union Mutual Life, Maine.....	28,781	73,804,133
United States Life, New York.....	68,707	260,691,112
United States Industrial Life, New York.....	39,286	64,843,548
Washington Life, New York.....	17,816	33,293,484
Total.....	3,319,596	\$ 4,592,538,796

No. III.

and December 31, 1893, the number and amount of policies issued and termination—Continued on next page.

POLICIES IN FORCE DECEMBER 31, 1893.		POLICIES ISSUED DURING 1893.		POLICIES TERMINATED DURING 1893.	
Number.	Amount.	Number.	Amount.	Number.	Amount.
82,745	\$ 135,450,722	11,748	\$ 23,381,374	10,292	\$ 20,709,117
5,053	20,755,300	7,236	26,033,450	6,161	20,867,400
6,164	16,789,237	17,738	32,280,207	18,107	36,324,200
8,135	10,671,764	1,277	1,814,616	999	1,276,200
65,701	150,904,498	4,091	10,649,485	3,947	11,302,280
3,718	5,512,064	877	1,381,850	482	749,612
278,435	932,531,577	59,703	205,280,227	33,267	123,709,895
38,025	68,505,382	6,031	13,016,063	4,094	9,639,576
19,717	39,230,329	6,258	13,245,619	4,081	12,033,068
2,489	5,056,497	1,163	2,426,989	1,655	3,768,527
24,855	64,294,479	7,700	17,840,205	5,440	14,817,268
31,306	83,760,969	7,391	19,742,615	4,792	14,440,143
8,162	9,259,471	5,486	6,123,656	1,770	2,180,485
16,672	32,732,619	3,378	7,572,195	2,908	5,923,809
273,213	802,867,478	76,369	212,426,850	49,806	155,339,455
77,493	202,276,750	11,859	25,032,764	8,712	22,434,102
28,344	61,632,613	5,957	12,519,496	4,291	9,565,236
253,876	779,156,078	85,604	228,417,114	47,096	138,509,065
136,410	325,152,947	21,357	52,143,471	13,296	39,503,127
5,526	13,723,832	1,206	2,052,339	886	2,497,465
15,028	39,672,800	26,184	67,272,000	20,831	74,480,900
47,485	124,277,718	9,129	24,376,898	6,254	17,974,598
21,430	33,682,623	4,786	8,029,815	3,154	5,796,508
31,365	99,839,162	3,972	13,989,736	2,503	8,877,107
24,539	83,101,434	8,148	23,669,308	5,676	17,411,115
1,952,005	230,641,299	1,002,060	134,465,139	801,640	97,661,122
329	500,791	62	107,091	52	74,500
827	1,524,483	190	463,308	171	288,600
30,124	79,095,867	5,316	20,217,667	3,973	14,025,933
65,738	250,294,712	93,396	290,632,962	96,365	310,050,362
43,124	70,874,751	12,078	21,452,401	8,240	15,421,198
19,194	35,914,416	4,503	9,255,767	3,245	6,664,535
18,353	42,733,306	4,328	11,240,131	3,914	12,235,125
85,484	9,876,628	93,956	10,559,273	83,427	9,099,170
24,350	49,709,521	4,483	8,423,047	4,842	10,475,458
3,747,837	\$ 4,018,869,508	1,705,660	\$ 1,372,356,131	1,277,419	\$ 1,246,025,410

TABLE No. III—

NAME OF COMPANY.	BY DEATH.		BY MATURITY.	
	Number.	Amount.	Number.	Amount.
Aetna, Connecticut.....	1,205	\$ 1,017,724	872	\$ 886,848
Commercial Alliance Life, New York.....	8	21,000		
Connecticut General, Connecticut.....	105	320,500		
Connecticut Mutual, Connecticut.....	72	97,935	108	149,192
Equitable, Iowa.....	1,484	3,749,793	180	502,434
Equitable Life Assurance Society, New York..	26	35,876		
Germania, New York.....	2,815	10,829,629	246	598,536
Home, New York.....	532	1,049,925		
Life Indemnity and Investment Company, Ia..	202	381,304	102	116,761
Manhattan, New York.....	17	30,566		
Massachusetts Mutual, Massachusetts.....	403	1,140,970	55	110,976
Metropolitan Life, New York.....	354	882,421	65	140,599
Michigan Mutual Life, Michigan.....	130	1,681		
Mutual Life, New York.....	116	248,307		
Mutual Benefit Life, New Jersey.....	3,336	11,501,966	791	1,964,279
National Life, Vermont.....	1,192	3,600,033	184	268,330
New York Life, New York.....	233	560,623	76	90,893
Northwestern Mutual, Wisconsin.....	2,523	8,479,925	448	1,380,979
Pacific Mutual, California.....	1,269	3,226,351	217	358,863
Penn Mutual, Pennsylvania.....	65	191,634		
Phoenix Mutual, Connecticut.....	42	77,250		
Provident Life and Trust Co., Pennsylvania..	534	1,490,652	94	183,993
Provident Savings Life, New York.....	375	693,387	203	196,950
Prudential Life Ins. Co. of America, N. Jersey	251	882,456	171	476,976
Register Life and Annuity Company, Iowa.....	279	1,049,100		
Royal Union Mutual Life, Iowa.....	30,532	3,324,038		
Travelers, Connecticut.....				
Union Central, Ohio.....	283	689,318	121	128,180
United Mutual Life, Maine.....	228	468,555		
United States Life, New York.....	277	512,050	37	71,645
United States Industrial Life, New York.....	260	460,675	114	121,868
Washington Life, New York.....	325	748,542	50	65,928
Total.....	1,584	205,803		
	329	845,187	103	205,743
Total.....	51,330	\$ 60,128,253	4,237	\$ 7,818,823

CONTINUED.

MANNER OF TERMINATION.									
BY EXPIRY.		BY SURRENDER.		BY LAPSE.		BY CHANGE.		NOT TAKEN.	
Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
759	\$ 1,754,255	1,465	\$ 2,197,401	3,325	\$ 7,823,503	183	\$ 726,123	2,480	\$ 5,403,263
6,156	20,844,400	179	454,000	2,288	6,454,730			15,535	29,094,060
		100	165,147	440	510,400	26	79,235	247	294,200
		589	1,879,577	1,402	3,834,375	2	1,236,110	290	890,000
21	22,397	39	61,339	364	572,500		9,000	39	48,500
298	1,185,389	7,764	32,514,929	16,793	52,806,182			5,351	25,885,250
289	351,734	647	1,184,271	2,140	4,569,038	227	738,761	850	1,905,837
		940	2,354,032	1,991	4,542,484		296,317	1,696	4,432,750
		39	101,745	1,280	2,707,966			95	259,000
215	599,250								
		380	1,118,490	2,266	5,896,148	113	1,558,394	2,223	5,016,284
		844	2,390,790	1,925	5,225,370		923,339	1,574	4,819,250
20	67,000	429	5,093	1,125	12,192	22	300	45	1,890
19	218	375	605,511	1,920	3,870,518	142	433,881	336	740,332
107	262,714	6,953	24,464,505	21,311	59,170,813	118	6,041,160	17,200	51,534,018
724	2,072,593	2,785	7,657,306	2,100	5,097,038			1,037	3,800,802
23	95,000	1,105	2,526,636	1,891	3,852,890	41	267,245	922	2,172,629
41	270,742	3,891	13,893,707	25,249	60,710,799		9,162,471	15,574	44,673,502
342	3,397,308	1,905	3,896,375	6,895	16,013,301		4,712,771	2,768	7,895,258
16	30,574	176	478,632	471	1,278,900		38,500	158	479,225
24,317	68,737,525	549	2,044,500					5,023	13,631,625
191	501,000	830	2,021,129	3,074	8,419,880	46	597,285	1,405	4,700,650
1	10,000	129	192,563	1,162	2,178,567	200	403,328	1,000	2,121,665
		604	2,111,896	1,303	4,465,696	194	628,500	70	312,000
		28	63,000	211	442,000	8	224,500	983	2,802,500
4,107	12,930,015	61	75,000	770,546	60,587,630		80,848	356	519,100
125	74,940								
		3	7,000	40	67,500				
		37	65,600	123	190,500		500	11	33,000
		530	729,573	1,674	5,908,499	561	2,230,190	907	4,075,667
97	255,500								
96,137	309,530,807								
143	216,500	337	693,980	5,048	8,844,112	431	537,878	1,967	4,246,033
351	735,470	190	263,498	1,762	3,532,950	27	329,934	535	1,221,500
91	310,790	172	534,779	2,404	7,857,818	69	446,699	804	2,271,300
				81,843	8,863,767				
		887	2,061,420	2,008	5,799,462	28	49,952	587	1,313,094
131,375	\$ 414,340,971	34,731	\$ 108,016,268	967,344	\$ 305,045,462	2,342	\$ 31,042,908	82,860	\$ 226,574,112

ANNUAL STATEMENT

For the year ending December 31, 1893, of the condition of the

AMERICAN MASONIC ACCIDENT ASSOCIATION.

Organized under the laws of the State of Minnesota, made to the Auditor of the State of Iowa, pursuant to the laws of said State.

President, JAMES SMITH.

Secretary, L. C. LANE.

[Incorporated January 25, 1890. Commenced business March 1, 1890.]

Principal office, Minneapolis, Minn.

Attorney for service of process in Iowa—C. G. McCarthy.

BALANCE SHEET.

Amount of net or invested assets December 31 of previous year.....\$ 15,003.30

INCOME DURING YEAR 1893.

Gross amount paid by members to the Association or its agents without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application, without deductions	\$ 16,000.00
Annual dues as per contract, without any deduction whatever.....	None.
Assessments: Mortuary, \$30,047.12; expense, \$15,023.54.....	45,070.76
Medical examiner's fees paid by applicant.....	None.

Total paid by members.....	\$ 61,070.76
Interest, \$200; rent, none.....	200.00
Advances to agents repaid.....	None.
Cash received from all other sources, viz: Money borrowed, \$5,000; advanced by officers, \$1,741.93.....	6,741.93

Total income\$ 68,012.69

Total net resources\$ 86,106.98

DISBURSEMENTS DURING YEAR 1893.

Losses and claims (detailed schedule filed).....	\$ 29,519.62
Advanced payments returned to rejected applicants.....	None.

Total paid to members.....	\$ 29,519.62
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	16,826.11
Commissions paid or allowed for collecting assessments.....	1,271.49
Salaries of managers and agents not paid by commissions.....	827.00
Salaries of officers, \$6,505.76; other compensation of officers, none.....	6,505.76
Salaries and other compensation of office employees.....	1,728.10

Medical examiner's fees, whether paid direct by members or otherwise	\$ 221.50
Rent, \$679.94; taxes, \$13.69; advertising and printing, \$1,573.10.....	2,266.82
Advanced to officers and agents to be repaid out of future salaries or commissions	None.
All other items, viz: Postage, traveling expenses, interest, legal fees, furniture and fixtures, insurance department fees.....	3,118.71
(Total expense footing	\$32,765.49)
Total disbursements.....	\$ 62,276.11
Balance.....	\$ 23,829.97

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances	None.
Loans on mortgages (first liens) on real estate.....	None.
Loans secured by pledge of bonds, stocks, or other marketable collaterals.....	None.
Cost value of bonds and stocks owned absolutely (U. S. government bonds).....	5,814.16
Agents' ledger balances	None.
Cash in office.....	3,296.13
Cash deposits in banks on emergency or reserve fund account: Robt. T. Lang, Treasurer, under personal bonds approved by the Association.....	5,237.46
All other deposits:	
Irish-American Bank, Minneapolis, Minn.....	9,462.22
Total net or invested assets.....	\$ 23,829.97
Deduct depreciation of assets to bring same to market value and agents' balance unsecured.....	None.
Total net or invested assets, less depreciation.....	\$ 23,829.97

NON-INVESTED ASSETS.

Interest due, none; accrued	None.
Rents due, none; accrued	None.
Market value of real estate over cost and incumbrances.....	None.
Market value of bonds and stocks over cost	None.
Gross assets	\$ 23,829.97

LIABILITIES.

Losses adjusted, due and unpaid.....	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money, \$6,741.93; interest accrued on same, none.....	\$ 6,741.93
Advance assessments, none; bonus or dividend obligation.....	None.
All other (not including contingent mortuary).....	None.
Total actual liabilities.....	\$ 6,741.93
Balance, net assets	\$ 17,088.04

CONTINGENT MORTUARY ASSETS (OR RESOURCES.)

Mortuary assessments, called and yet not due.....	\$ 14,000.00
Mortuary assessments, due and unpaid.....	None.
Mortuary assessments, not yet called for losses unadjusted, none; resisted, 5,000; reported, none.....	5,000.00
Total due from members.....	\$ 19,000.00
Deduct estimated cost of collection	500.00
Net amount due from members.....	\$ 18,500.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due, (number of claims.....)	None.
Losses in process of adjustment, (number of claims.....)	None.
Losses reported (number of claims, 1).....	\$ 1,500.00
Losses resisted (number of claims, 1).....	5,000.00
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	\$ 6,500.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1893.		BUSINESS IN IOWA DURING 1893.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1892.....	3,408	\$ 13,624,700.00	386	\$ 1,744,250.00
Policies or certificates written during year 1893.....	3,200	11,300,000.00	393	1,421,750.00
Total.....	6,608	24,924,700.00	779	3,166,000.00
Deduct number and amount which have ceased to be in force during 1893.....	1,547	5,801,350.00	173	695,500.00
Total policies or certificates in force December 31, 1893.....	5,061	19,023,350.00	606	2,470,500.00
Losses and claims on policies or certificates unpaid December 31, 1892.....	None	None	None	None
Losses and claims on policies or certificates incurred during year 1893.....	387	29,510.62	57	4,975.22
Total.....	387	29,510.62	57	4,975.22
Losses and claims on policies or certificates paid during the year 1893.....	384	1,701,062.00	56	2,475.22
Policies or certificates terminated by death during 1893	3	12,500.00	1	2,500.00
Policies or certificates terminated by lapse during 1893.....	1,544	5,788,750.00	173	695,500.00

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. \$5,000.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. Do not.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims. If so, what amount and for what purpose?

Answer. No.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

In levying mortuary assessments are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. No; depends on avocation.

Has the society an emergency or reserve fund?

Answer. Yes, emergency.

What is the amount thereof?

Answer. \$5,814.16

For what purpose, how is it created and where deposited?

Answer. To secure the payment of all claims in full; from surplus of assessments invested in United States 4 per cent bonds in the name of the association.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

Is a medical examination required before issuing a certificate to applicants?

Answer. No.

Are certificates issued to persons other than the families or heirs of the member?

Answer. Yes.

Are assignments of certificates to other than such persons allowed?

Answer. Not unless approved by the association.

For what purposes are assessments made, and under what authority?

Answer. By order of the Board of Directors for the payment of death and disability claims.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. \$15,000.

ANNUAL STATEMENT

For the year ending December 31, 1893, of the condition of the

AMERICAN MUTUAL ACCIDENT ASSOCIATION,

Organized under the laws of the State of Wisconsin, made to the Auditor of the State of Iowa, in pursuance of the laws of said State.

President, J. D. CAMPBELL.

Secretary, W. P. HOBART.

[Incorporated May, 1888. Commenced business March, 1889.]

Principal office, Oshkosh, Wisconsin.

Attorney for service of process in Iowa, E. C. Barber, Cedar Rapids, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year. \$ 11,740.56

INCOME DURING THE YEAR 1893.

Gross amount paid by members to the Association or its agents without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application, without deductions	\$ 17,575.00
Assessments: Mortuary, \$29,327.99; expense, \$19,551.98	48,879.97
Interest	418.55
Total income	\$ 66,873.52
Total net resources	\$ 78,614.08

DISBURSEMENTS DURING THE YEAR 1893.

Losses and claims	\$ 32,102.70
Commissions and fees retained by or paid or allowed to agents on account of fees and dues	17,575.00
Commissions paid or allowed for collecting assessments	2,544.57
Salaries of managers and agents not paid by commissions	949.28
Salaries and other compensation of officers	5,863.04

Salaries and other compensation of office employees	\$ 1,769.06
Rent, \$425.00; taxes, \$477.50; advertising and printing, \$1,232.78 ..	2,135.28
All other items, viz: Legal expense, \$946.93; postage, \$994.28	1,941.21
All other general expense items	989.57
Expended for furniture	128.50
Error in report of cash on hand in report of 1892	25.61
(Total expense footings	\$33,895.51)

Total disbursements	\$ 66,023.82
Balance	\$ 12,590.26

NET OR INVESTED ASSETS.

Loans on mortgages (first liens) on real estate	\$ 6,510.00
Agents' ledger balances	209.44
Cash in office	77.51
Cash deposits in banks on emergency or reserve fund account:	
German National Bank, Oshkosh, Wis	3,145.81
Wood County National Bank, Grand Rapids, Wis	19.86
All other deposits:	
Bills receivable (accepted orders)	2,327.64
Total net or invested assets, less depreciation	\$ 12,590.26

NON-INVESTED ASSETS.

Interest accrued	\$ 208.37
Furniture and fixtures	404.52
Total non-invested assets	\$ 612.89
Gross assets	\$ 13,203.15

LIABILITIES.

(None.)

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due, estimated	\$ 4,427.00
Mortuary assessments, not yet called for losses unadjusted, \$3,497.50; resisted, \$2,515.00	6,012.50
Mortuary assessments, reported	2,240.00
Net amount due from members	\$ 12,679.50

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 4) Ind. losses payable monthly	\$ 2,497.50
Losses in process of adjustment (number of claims, 1)	1,000.00
Losses reported (number of claims, 56) estimated	2,240.00
Losses resisted (number of claims, 4) 2 death and 2 indemnity ..	2,515.00
Total contingent mortuary liabilities	\$ 8,252.50

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1893.		BUSINESS IN IOWA DURING 1893.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1892.	3,955	\$4,800,850.00	31	\$ 41,000.00
Policies or certificates written during the year 1893 ..	3,515	4,739,550.00	265	457,450.00
Total	7,470	\$9,540,400.00	296	\$ 498,450.00
Deduct number and amount which have ceased to be in force during 1893.....	3,556	3,977,800.00	199	305,200.00
Total policies or certificates in force December 31, 1893.....	3,914	\$5,562,600.00	97	\$ 193,250.00
Losses and claims on policies or certificates unpaid December 31, 1892.....	67	282,700.00	None	None
Losses and claims on policies and certificates incurred during the year 1893.....	746	37,528.20	19	548.19
Total	813	\$ 40,355.20	19	\$.....
Losses and claims on policies or certificates paid during the year 1893.....	748	32,103.70		548.19
Policies or certificates terminated by death during 1893.....	7	9,500.00		
Policies or certificates terminated by lapse during 1893.....				

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Five thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No. Amount to be paid contingent upon the same being realized from premium payments.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Premium payments used for payment of claims and expenses. Expense cannot exceed forty per cent of total premiums.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. Provision is made for surplus to be returned to members at expiration of five year term of membership.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment?

Answer. No.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Six thousand eight hundred and ten dollars.

For what purpose, how is it created and where deposited?

Answer. For payment of excessive losses. Saved from premiums. Invested in first mortgages.

Are the officers and directors elected at annual meeting of members? If not, how are they selected?

Answer. Directors elected at annual meeting. Officers elected annually by board of directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. No.

Are certificates issued to persons other than the families or heirs of the members?

Answer. Yes.

Are assignments of certificates to other than such persons allowed?

Answer. Yes. However, our certificates provide that all claims are subject to insurable interest.

For what purposes are assessments made, and under what authority?

Answer. For payment of losses and expenses. By-laws provide for payment of same?

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Payment of total membership would produce eight thousand dollars.

ANNUAL STATEMENT

For the year ending December 31, 1893, of the condition of the

ANCIENT ORDER OF UNITED WORKMEN OF IOWA.

Organized under the laws of the State of Iowa, made to the Auditor of State, of the State of Iowa, pursuant to the laws of said State.

Grand Master, L. T. HANES.

Secretary, H. B. WHITE.

[Incorporated June 17, 1874. Commenced business November 27, 1873.]

Principal office, Waterloo, Black Hawk county, Iowa.

BALANCE SHEET.

Amount of net or invested assets, December 31st of previous year..... \$ 195.40

INCOME DURING THE YEAR 1893.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application, without deduction.....None.

Annual dues as per contract, without any deduction whatever... \$ 11,476.85

Assessments: Mortuary, \$187,506.40; expense, \$..... 187,506.40

Total paid by members..... \$ 198,973.25

Cash received from all other sources, viz:

Supplies..... 432.49

Certificate fees..... 960.95

Borrowed (Grand Receiver)..... 5,297.37

Total income..... \$ 206,168.06

Total net resources..... \$ 207,063.46

DISBURSEMENTS DURING THE YEAR 1893.

Losses and claims (detailed schedule filed)..... \$ 186,000.00

Total paid to members..... \$ 186,000.00

Commissions paid or allowed for collecting assessments...None.

Salaries of managers and agents not paid by commissions..... 8,388.86

Salaries of officers, \$3,193.27; other compensation of officers, none..... 3,193.27

Salaries and other compensation of office employees	\$ 1,016.63
Medical examiner's fees, whether paid direct by members or otherwise	1,354.91
Rent, \$100; taxes, none; advertising and printing, \$1,503.20	1,603.20
All other items, viz:	
Paid subordinate lodges	1,815.00
Executive and finance committee sessions, mileage and per diem	461.40
Postage, \$574.61; supplies, \$859.96	1,434.57
Incidentals, \$187.69; attorney and witness fees, \$678.05	865.74
(Advanced assessments applied, included above	None.)
Total expenses	\$20,133.08
Total disbursements	\$ 206,133.08
Balance	\$ 930.38
NET OR INVESTED ASSETS.	
Cash deposits in banks on emergency or reserve fund account:	
Clinton National Bank, Clinton, Iowa	\$ 930.38
Total net or invested assets, less depreciation	\$ 930.38
NON-INVESTED ASSETS.	
(None.)	
LIABILITIES.	
Borrowed money, \$5,797.37; interest accrued on same, none	\$ 5,797.37
Total actual liabilities	\$ 5,797.37
CONTINGENT MORTUARY ASSETS (OR RESOURCES).	
Mortuary assessments, called and not yet due	\$ 10,000.00
Mortuary assessments, not yet called for losses unadjusted, \$10,000; resisted, \$4,000	14,000.00
Mortuary assessments, reported	10,000.00
Total due from members	\$ 34,000.00
CONTINGENT MORTUARY LIABILITIES.	
Losses adjusted, not yet due (number of claims, 5)	\$ 10,000.00
Losses in process of adjustment (number of claims, 5)	10,000.00
Losses reported (number of claims, 5)	10,000.00
Losses resisted (number of claims, 2)	4,000.00
Total contingent mortuary liabilities	\$ 34,000.00

EXHIBITS OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1893.	
	Number.	Amount.
Policies or certificates in force December 31, 1892	7,831	\$ 15,449,000.00
Policies or certificates written during the year 1893	2,239	4,152,000.00
Policies or certificates renewed during the year 1893	345	690,000.00
Total	10,415	\$ 20,291,000.00
Deduct number and amount which have ceased to be in force during 1893	3,233	4,291,000.00
Total policies or certificates in force December 31, 1893	5,177	\$ 16,000,000.00
Losses and claims on policies or certificates unpaid Dec. 31, 1892	7	\$ 14,000.00
Losses and claims on policies or certificates resisted Dec. 31, 1892	2	4,000.00
Losses and claims on policies or certificates incurred during year 1893	101	202,000.00
Total	110	\$ 220,000.00
Losses and claims on policies or certificates paid during year 1893	93	\$ 186,000.00
Policies or certificates terminated by death during 1893	101	202,000.00
Policies or certificates terminated by lapse during 1893	2,137	4,080,000.00

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Two thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. No.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

In levying mortuary assessments are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment?

Answer. Actuaries H. and M. tables. Advancing scale of rates changed at different periods as the members advance in age.

Has the society an emergency or reserve fund?

Answer. No. The society aims to have one advance assessment in the hands of its subordinate lodge treasurer, which is forwarded to the Grand Recorder upon receipt of mortuary call in exchange payable to the Grand Receiver.

Are the officers and directors elected at annual meeting of members?

Answer. No.

If not, how are they selected?

Answer. At biennial sessions of the Grand Lodge composed of delegates from each subordinate lodge, and the Grand Lodge officers.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made, and under what authority?

Answer. To satisfy mortuary claims, and under the authority of the executive and finance committees, who approve death proofs received on or about the 20th of each month.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. \$9,868.

ANNUAL STATEMENT

For the year ending December 31, 1893, of the condition of the

BANKERS LIFE ASSOCIATION.

Organized under the laws of the State of Iowa, made to the Auditor of the State of Iowa, in pursuance of the laws of said State.

President, EDWARD A. TEMPLE.

Secretary, A. O. STILSON.

[Incorporated, July 1, 1879. Commenced business, September 2, 1879.]

Principal office, Des Moines, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$1,058,597.97

INCOME DURING THE YEAR 1893.

Gross amount paid by members to the Association or its agents without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application, without deductions	\$ 53,899.22
Annual dues as per contract, without any deduction whatever	72,230.74
Assessments: Mortuary, \$288,446.27; expense	288,446.27
Guarantee deposits	145,745.61
Medical examiners fees paid by applicant (not reported to this office)	

Total paid by members	\$ 500,330.86
Interest, \$52,784.50; rent, none	52,784.50
Advances to agents repaid	508.38
Cash received from all other sources, viz: Individual deposit income of which is applied to pay calls on member	1,200.00
(Assessments paid in advance	\$408.83)

Total income	\$ 614,823.74
Total net resources	\$1,673,521.71

DISBURSEMENTS DURING THE YEAR 1893.

Losses and claims	\$ 311,100.00
Guarantee deposits returned to beneficiaries of deceased members	6,298.00
Advanced payments returned to rejected applicants, and to members for cancelled certificates	1,608.24
Total paid to members	\$ 319,206.24

Commissions and fees retained by or paid or allowed to agents on account of fees and dues	\$ 53,898.60
Commissions paid or allowed for collecting assessments	4,175.63
Salaries of managers and agents not paid by commissions	6,171.65
Salaries of officers, \$17,975.00; other compensation of officers, none	17,975.00
Salaries and other compensation of office employees	9,025.25
Medical examiner's fees, whether paid direct by members or otherwise	1,053.50
Rent, \$1,591.71; taxes, \$375.19; advertising and printing, \$4,580.14	6,547.04
Advanced to agents to be repaid out of future commissions	984.50
All other items, viz: State fees, \$1,050.50; postage, \$4,430.96; furniture and fixtures, \$561.18; legal expenses, \$1,527.00; telegrams, \$34.83; traveling expenses, \$380.24; express, \$35.10; miscellaneous, \$1,522.87	9,543.58
(Advanced assessments applied	\$643.60)
(Total expense footings	\$110,074.84)

Total disbursements	\$ 420,281.08
Balance	\$1,244,240.63

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances. None	
Loans on mortgages (first liens) on real estate	\$ 721,700.80
Loans secured by pledge of bonds, stocks or other marketable collaterals	None.
Cost value of bonds and stocks owned absolutely	120,400.00
Guarantee notes on members in good standing	334,615.40
Agents' ledger balances	None.
Cash in office	None.
Cash deposits in banks on emergency or reserve fund account:	
With Lyman Cook, treasurer, Burlington, Iowa	22,755.70
With P. M. Casady, assistant treasurer, Des Moines, Iowa	35,006.25
With depository banks	8,762.48
With Missouri Insurance Department	1,000.00

Total net or invested assets	\$1,244,240.63
Deduct depreciation of assets to bring same to m't value. None.	
Total net or invested assets less depreciation	\$1,244,240.63

NON-INVESTED ASSETS.

Interest due, none; accrued, real estate loans, \$2,506.04; bonds, \$2,067.18; notes, \$5,000.00	\$ 19,647.22
Rents due, none; accrued	None.
Market value of real estate over cost and incumbrances	None.
Market value of bonds and stocks over cost	None.
Total non-invested assets	\$ 19,647.22
Gross assets	\$1,263,887.85

LIABILITIES.

Losses adjusted, due and unpaid (number of claims, none). None.	
Taxes due and accrued	None.
Salaries, rents and office expenses due and accrued	None.
Borrowed money, none; interest accrued on same	None.
Advance assessments, \$408.83; bonus or dividend obligations. None.	\$ 408.83
All other (not including contingent mortuary)	1,000.00
Total actual liabilities	\$ 2,308.83
Balance net assets	\$1,261,579.02

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	\$ 80,000.00
Mortuary assessments, due and unpaid.....	None.
Mortuary assessments, not yet called for losses unadjusted, none; resisted, none; reported.....	None.
Total called, but not yet due from members.....	\$ 80,000.00
Deduct estimated cost of collection.....	800.00
Net amount due from members.....	\$ 79,200.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, none).....	None.
Losses in process of adjustment (number of claims, none).....	None.
Losses reported (number of claims, 13).....	\$ 30,000.00
Losses resisted (number of claims, 4).....	10,000.00
Total contingent mortuary liabilities.....	\$ 40,000.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1893.		BUSINESS IN IOWA DURING 1893.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1892.....	21,522	\$ 43,044,000	6,747	\$ 12,094,000
Certificates restored during 1893.....	29	58,000	10	20,000
Policies or certificates written during the year 1893.....	5,258	10,516,000	1,663	3,326,000
Total.....	26,809	53,618,000	7,720	15,440,000
Deduct number and amount which have ceased to be in force during 1893.....	2,124	4,248,000	371	742,000
Total policies or certificates in force December 31, 1893.....	24,685	\$ 49,370,000	7,349	\$ 14,698,000
Losses and claims on policies or certificates unpaid December 31, 1892.....	12	24,000	6	12,000
Losses and claims on policies or certificates incurred during year 1893.....	163	326,000	44	88,000
Total.....	175	\$ 350,000	50	\$ 100,000
Losses and claims on policies or certificates paid during the year 1893.....	155	311,100	45	90,000
Policies or certificates terminated by death during 1893.....	163	326,000	44	88,000
Certificates terminated by cancellation during 1893.....	41	82,000	14	28,000
Policies or certificates terminated by lapse during 1893.....	1,920	3,840,000	313	626,000

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Six thousand dollars. On ages 18-35, three certificates of two thousand dollars each. On ages 36-50, two certificates of two thousand dollars each, and on ages 51-55, one certificate of two thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No. The face value of certificates is secured by deposit with the State Insurance Department and the amount due is provided for by an assessment on the members levied pro rata upon the guarantee fund of the association.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. For no other purpose whatever.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment?

Answer. Assessments are levied by a percentage on the guarantee deposit of the member, which is one dollar for each year of age at entrance.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. One million, two hundred and twenty-nine thousand, eight hundred and ninety-eight dollars and eighty-one cents.

For what purpose, how is it created and where deposited?

Answer. The association has a guarantee fund of \$913,302.00 created by deposits at entrance for purpose of securing persistent membership, and a surplus fund of \$315,506.81 created by interest collected and forfeiture of guarantee deposits of lapsed members for purpose of paying losses incurred in excess of a rate of ten deaths per annum per thousand members; \$840,000.80 is deposited with the Auditor of the State of Iowa, the balance is in process of collection and investment.

Are the officers and directors elected at annual meeting of members? If not, how are they selected?

Answer. Directors are elected by vote of members and the officers by the board of directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No; except as stated below.

Are assignments of certificates to other than such persons allowed?

Answer. No. Benefit is made payable to the "wife, relative, legal representative, heir, or legatee" of the member, as authorized by the laws of the State of Iowa.

For what purposes are assessments made, and under what authority?

Answer. For the mortuary and expense funds by resolution of the board of directors.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Eighteen thousand dollars. Only one class.

ANNUAL STATEMENT

For the year ending December 31, 1893, of the condition of the

BANKERS ACCIDENT INSURANCE COMPANY.

Organized under the laws of the State of Iowa, made to the Auditor of the State of Iowa, pursuant to the laws of said State.

President, EDW. H. HUNTER.

Secretary, J. W. MARTIN.

[Incorporated, March 30, 1893.

Commenced business, May 8, 1893.]

Principal office, Des Moines, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year.....None.

INCOME DURING THE YEAR 1893.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:	
Gross amount of membership fees required or represented by application, without deductions.....	\$ 16,390.00
Annual dues as per contract, without any deduction whatever.....	838.00
Assessments: Mortuary, \$2,520.75; expense, \$840.25.....	3,361.00
Medical examiner's fees paid by applicant.....	None.
Total paid by members.....	\$ 14,589.00
Interest, \$.....; Rent.....	None.
Advances to agents repaid.....	None.
Assessments paid in advance.....	\$2,386.00

Total income .. \$ 14,589.00

DISBURSEMENTS DURING THE YEAR 1893.

Losses and claims.....	\$ 686.71
Advanced payments returned to rejected applicants.....	70.00
Total paid to members.....	\$ 756.71
Commission and fees retained by or paid or allowed to agents on account of fees and dues.....	961.75
Salaries of managers and agents not paid by commissions.....	621.50
Salaries of officers, \$942.86; other compensation of officers, None.....	942.86
Salaries and other compensation of office employees.....	280.27
Medical examiner's fees, whether paid direct by members or otherwise.....	None.
Rent, \$125.00; advertising and printing, \$460.58.....	585.58
All other items, viz: State fees, \$19.85; furniture and fixtures, \$137.31.....	157.16
(Total expense footings.....)	\$3,568.97

Total disbursements..... \$ 4,305.83

Balance..... \$ 10,283.17

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances.....	None.
Loans on mortgages (first liens) on real estate.....	None.
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	None.
Cost value of bonds and stocks owned absolutely.....	None.
Membership notes on members in good standing.....	\$ 9,930.00
Agents' ledger balances.....	77.50
Cash in office.....	None.
Cash deposits in banks on emergency or reserve fund account—	
Iowa National Bank, Des Moines, Iowa.....	255.82
Total net or invested assets.....	\$ 10,283.17
Deduct depreciation of assets to bring same to market value and agents' balance unsecured.....	77.50

Total net or invested assets, less depreciation..... \$ 10,205.67

NON-INVESTED ASSETS.

Cash in hands of agents and banks.....	\$ 1,168.50
Interest due, \$.....; accrued.....	None.
Rents due, \$.....; accrued.....	None.
Market value of real estate over cost and incumbrances.....	None.
Market value of bonds and stocks over cost.....	None.

Total non-invested assets..... \$ 1,168.50

LIABILITIES.

Losses adjusted, due and unpaid (number of claims.....)	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money, \$.....; interest on same.....	None.
Advance assessments, \$.....; bonus or dividend obligations.....	None.
All other (not including contingent mortuary).....	None.

Total actual liabilities..... None.

Balance, net assets..... \$ 11,372.17

CONTINGENT MORTUARY ASSETS (OR RESOURCES.)

Mortuary assessments, called and not yet due.....	None.
Mortuary assessments, due and unpaid.....	\$ 240.00
Mortuary assessments, not yet called for losses unadjusted.....	
\$.....; resisted, \$.....; reported.....	None.

Total due from members..... \$ 240.00

Deduct estimated cost of collection..... 13.00

Net amount due from members..... \$ 228.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims.....)	None.
Losses in process of adjustment (number of claims.....)	None.
Losses reported (number of claims, four) estimated.....	\$ 200.00
Losses resisted (number of claims, one) estimated.....	750.00
All other contingent liabilities.....	None.

Total contingent mortuary liabilities..... \$ 950.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1893.		BUSINESS IN IOWA DURING 1893.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1892.....	None.	None.	None.	None.
Policies or certificates written during the year 1893.....	1,070	\$5,350,000.00	1,070	\$5,350,000.00
Total.....	1,070	\$5,350,000.00	1,070	\$5,350,000.00
Deduct number and amount which have ceased to be in force during 1893.....	38	190,000.00	38	190,000.00
Total policies or certificates in force December 31, 1893.....	1,032	\$5,160,000.00	1,032	\$5,160,000.00
Losses and claims on policies or certificates unpaid December 31, 1893.....	None	None	None	None
Losses and claims on policies or certificates incurred during year 1893.....	26	\$ 686.71	26	\$ 686.71
Total.....	26	\$ 686.71	26	\$ 686.71
Losses and claims on policies paid during the year 1893.....	21	\$ 686.71	21	\$ 686.71
Policies or certificates terminated by death during 1893.....	1	5,000.00	1	5,000.00
Policies or certificates terminated by lapse during 1893.....	37	185,000.00	37	185,000.00

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Five thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No. But an annuity feature of the by-laws provides for the full payment of each \$1,000.00 loss by membership note fund; now amounting to \$9,930.00.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Twenty-five per cent used for expense.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments provided for?

Answer. No.

In levying mortuary assessments are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment?

Answer. No.

Has the society an emergency or reserve fund?

Answer. No.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

Is a medical examination required before issuing a certificate to applicants?

Answer. No.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. Only to those having an insurable interest.

For what purposes are assessments made, and under what authority?

Answer. For payment of claim. Authority vested in executive committee.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. A quarterly call would produce \$2,580.00.

ANNUAL STATEMENT

For the year ending December 31, 1893, of the condition of the

BANKERS ALLIANCE OF CALIFORNIA.

Organized under the laws of the State of California, made to the Auditor of the State of Iowa, pursuant to the laws of said State.

President, E. P. JOHNSON.

Secretary, J. N. RUSSELL, JR.

[Incorporated August 15, 1888. Commenced business October 1, 1888.]

Principal office, Los Angeles, California.

BALANCE SHEET.

Amount of net or invested assets December 31st of the previous year..... \$ 20,838.86

INCOME DURING THE YEAR 1893.

Gross amount paid by members of the association or its agents without deduction for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application, without deductions, paid at office.....	\$ 179.15
Paid by the members to the reserve fund	31,337.22
Assessments: Mortuary.....	58,159.08
Interest.....	1,459.11
(Assessments paid in advance..... \$20.04)	

Total income..... \$ 91,029.56

Total net resources..... \$ 111,868.42

DISBURSEMENTS DURING THE YEAR 1893.

Losses and claims	\$ 49,297.05
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	6,877.15
Commissions paid and allowed for collecting assessments and reserve fund.....	1,096.58
Salaries of officers.....	7,200.00
Salaries and other compensation of office employees.....	1,878.25
Medical examiners' fees, whether paid direct by members or otherwise	1,581.50
Rent, \$495; taxes, \$.....; advertising and printing \$2,321.25.	2,816.25
Advanced to agents to be repaid out of future salaries or commissions	47.65
All other items, viz: travelling expenses, office expenses, etc....	3,203.16
Office furniture and fixtures	102.05
(Total expense footing..... \$24,700.54)	

Total disbursements..... \$ 74,100.54

Balance..... \$ 37,767.88

NET OR INVESTED ASSETS.

Cash in office.....	\$ 621.05
Cash deposited in banks on emergency or reserve fund account	32,146.83
Deposit with state treasurer for protection of policy holders..	5,000.00

Total net or invested assets, less depreciation..... \$ 37,767.88

NON-INVESTED ASSETS.

Reserve fund notes.....	\$ 75,594.04
Bills receivable.....	403.20
Office furniture and fixtures, present value.....	800.00

Total non-invested assets..... \$ 76,797.24

LIABILITIES.

Advance assessments, \$20.04	20.04
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CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assets not yet called for losses unadjusted.....	\$ 23,725.00
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Net due from members..... \$ 23,725.00

CONTINGENT MORTUARY LIABILITIES.

Losses reported (number of claims, 4).....	\$ 10,000.00
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Total contingent mortuary liabilities..... \$ 10,000.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1893.		BUSINESS IN IOWA DURING 1893.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1892.....	2,418	\$6,045,000.00	2	\$ 5,000.00
Policies or certificates written during the year 1893.....	2,530	6,325,000.00	159	397,500.00
Total.....	4,948	12,370,000.00	161	\$ 402,500.00
Deduct number and amount which have ceased to be in force during 1893.....	1,296	3,165,000.00	10	25,000.00
Total policies or certificates in force Dec. 31, 1893.....	3,652	\$9,205,000.00	151	\$ 377,500.00
Losses and claims on policies or certificates unpaid December 31, 1892.....	3	\$ 7,500.00		
Losses and claims on policies and certificates incur- red by death, during year 1893.....	13	32,500.00		
Total accident losses.....	154	9,297.95	3	475.00
Losses and claims on policies or certificates paid dur- ing the year 1893.....	170	\$ 49,297.95	3	\$ 475.00
Policies or certificates terminated by death during 1893.....	17	42,500.00		
Policies or certificates terminated by lapse during 1893.....	1,249	3,122,500.00	10	25,000.00

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. \$5,000.00.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. Yes. Policies are paid in full. Guaranteed by the reserve fund. No dividend or endowment return.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Yes. Amount necessary to pay accident losses and part of expenses.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry or on age at date of assessment?

Answer. The assessment is fixed at 5 per cent of member's contribution to the reserve fund for each claim assessed for.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. \$113,261.92.

For what purpose, how is it created and where deposited?

Answer. To guarantee payment of policies in full. Each member contributes \$1.00 for each year of his age on a \$2,500 policy.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or the heirs of the member?

Answer. No.

Are the assignments of certificates other than such persons allowed?

Answer. No.

For what purposes are assessments made, and under what authority?

Answer. By order of the board of trustees for the purpose of paying losses and claims.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Assessment is produced \$4,388.56% for each claim assessed for.

ANNUAL STATEMENT

For the year ending December 31, 1893, of the condition of the

CITIZENS LIFE ASSOCIATION.

Organized under the laws of the State of Iowa, made to the Auditor of the State of Iowa, pursuant to the laws of said State.

[Incorporated, February 13, 1885. Commenced business, March 1, 1885.]

President, E. A. KREGER.

Secretary, H. RODDIS.

Principal office, Cherokee, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 459.16

INCOME DURING THE YEAR 1893.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application, without deduction.....\$ 1,544.29
Annual dues as per contract, without any deduction whatever..... 1,305.50
Assessments: Mortuary and reserve, \$1,007.23; expense, \$160..... 1,767.23

Total paid by members.....\$ 4,617.02
Interest..... 75.02
Cash received from all other sources, viz: Recording fees..... 178.00
Lapsed notes and advanced by directory..... 2,724.56

Total income.....\$ 7,592.60
Total net resources.....\$ 8,051.76

DISBURSEMENTS DURING THE YEAR 1893.

Losses and claims (detailed schedule filed).....\$ 1,208.81

Total paid to members.....\$ 1,208.81
Commission and fees retained by or paid or allowed to agents on account of fees and dues..... 1,769.18
Commissions paid or allowed for collecting assessments..... 2.57
Salaries of officers..... 2,910.75
Salaries and other compensation of office employees..... 168.00

Medical examiner's fees, whether paid direct by members or otherwise	35.85
Rent, \$245.33; advertising and printing, \$324.35	569.68
All other items, viz:	
Salary claim	198.22
Travelling expenses	152.63
Minor expenses	64.86
Legal expenses, \$107.04; postage, \$184.30	291.34
(Total expenses	\$7,171.89)
Total disbursements	\$ 7,171.89
Balance	\$ 879.87
NET OR INVESTED ASSETS.	
Cash deposits in banks on emergency or reserve fund account:	
First National Bank, Cherokee, Iowa	\$ 879.87
Total net or invested assets	\$ 879.87
Total net or invested assets, less depreciation	\$ 879.87
NON-INVESTED ASSETS.	
Bills and notes	\$ 5,000.00
Ledger balances	175.00
Office furniture	150.00
Total non-invested assets	\$ 5,325.00
Gross assets	\$ 6,204.87
LIABILITIES.	
Salaries, rents and office expenses due and accrued	\$ 303.23
Borrowed money, \$1,278.40; advanced by directory	1,278.40
Total actual liabilities	\$ 1,581.63
Balance, net assets	\$ 4,623.24
CONTINGENT MORTUARY ASSETS (OR RESOURCES).	
Mortuary assessments, called and not yet due (%).	\$ 1,100.00
Mortuary assessments, reported (2)	1,100.00
Total due from members	\$ 2,200.00
Net amount due from members	\$ 2,200.00
CONTINGENT MORTUARY LIABILITIES.	
Losses adjusted, not yet due (number of claims, 1)	\$ 536.03
Losses in process of adjustment (number of claims, 1)	563.97
Losses reported (number of claims, 2)	1,100.00
Total contingent mortuary liabilities	\$ 2,200.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS of 1893.		BUSINESS IN IOWA DURING 1893.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1892.	805	\$ 2,012,500.00	805	\$ 2,012,500.00
Policies or certificates written during year 1893.	214	314,000.00	214	314,000.00
Total	1,019	\$ 2,326,500.00	1,019	\$ 2,326,500.00
Deduct number and amount which have ceased to be in force during 1893.	268	567,000.00	268	567,000.00
Total policies or certificates in force December 31, 1893.	751	\$ 1,759,500.00	751	\$ 1,759,500.00
Losses and claims on policies or certificates unpaid December 31, 1892.	1	\$ 2,500.00		
Losses and claims on policies or certificates incurred during year 1893.	5	12,500.00	3	7,500.00
Total	6	\$ 15,000.00	3	\$ 7,500.00
Losses and claims on policies or certificates paid during the year 1893.	2	\$ 5,000.00	1	\$ 2,500.00
Policies or certificates terminated by death during 1893.	5	12,500.00	3	7,500.00
Policies or certificates terminated by lapse during 1893.	263	554,500.00	263	554,500.00

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Two thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. On old certificates issued prior to March 1, 1893, 10 per cent for expenses; on new certificates full mortuary collections are paid beneficiary.

Does the association or company issue endowment certificates or policies or under take and promise to pay to members during life, without regard to physical condition any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. The association returns the unused reserve on any policy that has been maintained for ten full years.

In levying mortuary assessments are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. They are graded.

If mortality tables are used please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. On American and Actuaries tables combined, rate being fixed at age of entry.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. \$187.07.

(a) For what purpose, (b) how is it created, (c) and where deposited?

Answer. (a) To pay death losses in excess of schedule rate, otherwise to be used as a surrender value on basis of reduction of future payments after ten years; (b) Included in regular call rate; (c) at present in First National Bank, Cherokee, Iowa.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purposes are assessments made, and under what authority?

Answer. To pay matured certificates, the assessments being levied by order of the board of directors, after proof of claim is filed.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. \$700.

ANNUAL STATEMENT

For the year ending December 31, 1893, of the condition of the

CONNECTICUT INDEMNITY ASSOCIATION

Organized under the laws of the State of Connecticut, made to the Auditor of the State of Iowa, pursuant to the laws of said State.

President, LEWIS A. PLATT.

Secretary, JOHN B. DOHERTY.

[Incorporated April, 1887. Commenced business, October, 1883.]

Principal office, Waterbury, Connecticut.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 80,159.64

INCOME DURING THE YEAR 1893.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:

Annual dues as per contract, without any deduction whatever. \$ 37,194.23
Assessments: Mortuary, \$57,248.83; expense, \$29,800.13..... 87,107.96
Dividend deductions, \$5,394; claim expense, \$806.13; advance benefit, \$27.50..... 6,287.62

Total paid by members..... \$ 130,589.82
Interest, \$3,746.99; rent, \$389..... 4,135.99
Advances to agents repaid..... 3,437.95
Cash received from all other sources, viz: Stock, \$38,500.00; premium notes, \$265.81; mortuary loans, \$6,301.04; bills received, \$5,185.96; Personal accounts, \$787.13; sundry items, \$766.72..... 51,806.66

Total income..... \$ 180,969.43

Total net resources..... \$ 270,129.07

DISBURSEMENTS DURING THE YEAR 1893.

Losses and claims (detailed schedule filed): Death, \$70,884.37; disability, \$3,871.14; surrender values, \$3,454.63; claim expense, \$2,902.89..... \$ 81,113.03
Advanced payments returned to rejected applicants..... 135.95

Total paid to members..... \$ 81,248.98

Commission and fees retained by or paid or allowed to agents

on account of fees and dues..... \$ 25,459.12

Commissions paid or allowed for collecting assessments..... 1,850.04

Salaries of managers and agents not paid by commissions..... 14,036.72

Salaries of officers, \$5,046.52; other compensation of officers,

\$1,282.67..... 7,329.19

Salaries and other compensation of office employees..... 4,237.67

Medical examiner's fees, whether paid direct by members or

otherwise..... 4,228.38

Rent, \$3,304.20; taxes, \$1,562.81; advertising and printing, \$3,838.23,

Advanced to officers and agents to be repaid out of future sal-

aries or commissions..... 3,782.28

All other items, viz: Agency expense, \$3,792.69; furniture and

fixtures, \$291.88; legal expense, \$1,332.86; personal accounts,

\$492.66; sundry items, \$5,321.43; bills received, \$709.51; post-

age, \$1,151.46; commission on contracts, \$8,012.39; cancellation

of contracts, \$23,000.00..... 44,005.38

(Total expense footings..... \$113,424.50)

Total disbursements..... \$ 194,073.48

Balance..... \$ 75,455.59

NET OR INVESTED ASSETS.

Loans on mortgages (first liens on real estate)..... \$ 55,525.00

Loans secured by pledge of bonds, stocks or other marketable

collaterals..... 4,076.08

Cost value of bonds and stocks owned absolutely..... 5,351.00

Agents' ledger balances, \$3,097.71; premium notes, \$3,632.58..... 6,750.29

Cash in office..... 1,282.61

Cash deposits in banks on emergency or reserve fund account:

Dime Savings Bank, \$195.80; Manufacturers National Bank,

\$2,250.83; Waterbury National Bank, \$24.40..... 2,470.61

Total net or invested assets..... \$ 75,455.59

Total net or invested assets, less depreciation..... \$ 75,455.59

NON-INVESTED ASSETS.

Reinsurance, \$7,500.00; accrued, \$572.43; furniture, fixtures and

supplies, \$4,247.65..... \$ 12,320.08

Premium notes, \$9,813.40; accrued, \$72.00; bills receivable, \$5,014.97

Market value of real estate over cost and incumbrances, loans

on renewal interest..... 13,140.11

Market value of bonds and stocks over cost, *Capital stock due

on demand..... 133,875.00

Total non-invested assets..... \$ 174,035.56

Gross assets..... \$ 249,491.15

*Since called in.

LIABILITIES.

Losses adjusted, due and unpaid..... None.

Taxes due and accrued..... None.

Salaries, rents and office expenses due and accrued..... \$ 2,150.06

Borrowed money..... 10,000.00

Total actual liabilities..... \$ 12,150.06

Balance, net assets..... \$ 237,332.09

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due	\$ 16,878.73
Mortuary assessments, due and unpaid	4,331.96
Total due from members	\$ 21,210.69
Deduct estimated cost of collection	424.14
Net amount due from members	\$ 20,786.55

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 6)	\$ 4,750.00
Losses in process of adjustment (number of claims *3)	3,250.00
Losses reported, (number of claims, 1)	1,000.00
Losses resisted, (number of claims, *4)	4,200.00
Total contingent mortuary liabilities	\$ 13,200.00

*Two for \$3,000 since paid.

†One for \$1,100 since paid.

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1893.		BUSINESS IN IOWA DURING 1893.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1892	4,501	\$5,873,525.00	4	\$ 9,000.00
Policies or certificates written during the year 1893	1,678	2,735,550.00	3	4,200.00
Total	6,179	\$8,609,075.00	7	\$13,200.00
Deduct number and amount which have ceased to be in force during 1893	1,680	\$2,351,775.00	3	\$ 8,000.00
Total policies or certificates in force December 31, 1893	4,499	\$6,257,300.00	4	\$ 5,200.00
Losses and claims on policies or certificates unpaid December 31, 1892	19	28,769.34		
Losses and claims on policies or certificates incurred during year 1893	48	59,880.00		
Total	67	\$ 88,650.00		
Losses and claims on policies or certificates paid during the year 1893	53	75,450.00		
Policies or certificates terminated by death during 1893	45	49,900.00		
Policies or certificates terminated by lapse during 1893	1,635	2,301,875.00	3	\$ 8,000.00

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Eleven thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Mortuary claim expense only.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. Yes. By addition to life rates. Not in Iowa.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment?

Answer. American Experience Tables. Age at entry.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Fifty thousand dollars.

For what purpose, how is it created and where deposited?

Answer. In lieu of a reserve. By subscription of shareholders.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. Yes; if insurable interest is apparent.

For what purposes are assessments made and under what authority?

Answer. Payments are made regularly by the insurer beginning on the date of the policy.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. The amount of one quarterly call on the business in force equals \$35,000.

ANNUAL STATEMENT

For the year ending December 31, 1893, of the condition of the

COVENANT MUTUAL BENEFIT ASSOCIATION.

Organized under the laws of the State of Illinois, made to the Auditor of the State of Iowa, pursuant to the laws of said State.

President, A. W. BERGGREN.

Secretary, W. H. SMOLLINGER.

[Incorporated January 9, 1877. Commenced business, January 9, 1877.]

Principal office, Galesburg, Illinois.

Attorney for service of process in Iowa, Auditor of State.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year

\$ 652,374.88

INCOME DURING THE YEAR 1893.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application without deductions

\$ 156,978.68

Annual dues per contract, without any deduction whatever

None.

Assessments: Mortuary, \$1,123,685.02; expense, \$192,963.58; advance deposits, \$38,320.59.....\$1,355,269.19
Medical examiner's fees paid by applicant.....None.

Total paid by members.....\$1,511,547.87
Interest, \$18,973.85; rent, none.....18,973.85
Advances to agents repaid.....None.
Cash received from all other sources.....None.
(Assessments paid in advance.....\$37,965.95.)

Total income.....\$1,530,521.72

Total net resources.....\$2,182,896.60

DISBURSEMENTS DURING YEAR 1893.

Losses and claims (detailed schedule filed).....\$1,047,310.21
Advanced payments returned to rejected applicants, \$17,836.00; advance deposits, \$37,965.95; surrendered certificates, \$3,003.35. 53,805.30

Total paid to members.....\$1,106,115.51

Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....237,092.48

Commissions paid or allowed for collecting assessments.....None.

Salaries of managers and agents not paid by commissions.....10,712.50

Salaries of officers, \$22,793.38; other compensation of officers, none.....22,793.38

Salaries and other compensation of office employees.....24,978.78

Medical examiner's fees, whether paid direct by members or otherwise.....40,307.00

Rent, \$9,000.21; taxes, \$4,223.80; advertising and printing, \$10,742.33. 23,966.34

Advanced to officers and agents to be repaid out of future salaries or commissions.....None.

All other items, viz: Contingent expenses, \$4,050.51; postage, express and exchange, \$11,187.09; traveling expenses, \$5,962.39; directors' and managers' expenses, \$4,762.32; legal expenses, \$1,794.69; furniture and fixtures, \$1,792.35; type and printing material, \$2,156.87; sundry expenses, \$1,147.00.....32,553.22

Accrued interest on Fraternity Hall Association bonds.....165.00

(Advanced assessments applied.....\$37,965.95)

(Total expense footing.....\$392,704.00)

Total disbursements.....\$1,496,985.11

Balance.....\$ 683,911.49

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances.....None.

Loans on mortgages (first liens) on real estate.....None.

Loans secured by pledge of bonds, stocks, or other marketable collaterals.....None.

Cost value of bonds and stocks owned absolutely.....567,019.43

Agents' ledger balances.....None.

Cash in office.....None.

Cash deposits in banks on emergency or reserve fund account.....None.

All other deposits:

Galesburg National Bank.....116,802.06

Total net or invested assets.....\$ 683,911.49

Deduct depreciation of assets to bring same to market value

*and agents' balance unsecured.....37,544.62

Total net or invested assets, less depreciation.....\$ 646,366.87

*U. S. 4 per cent bonds, \$37,544.62.

NON-INVESTED ASSETS.

Interest due and accrued on stocks and bonds owned.....\$ 5,011.26

Postage stamps, \$871.02; furniture and fixtures, \$7,134.30; books, blanks and stationery, \$750.00.....8,755.32

Mailing machine, type, galleys, etc., \$7,930.16; medical, law and insurance books, \$461.38.....8,391.54

Market value of bonds and stocks over cost.....2,940.75

Total non-invested assets.....\$ 25,098.87

Gross assets.....\$ 671,465.74

LIABILITIES.

Losses adjusted, due and unpaid.....None.

Taxes due and accrued.....None.

Salaries, rents and office expenses due and accrued.....None.

Borrowed money, none; interest accrued on same.....None.

Advance assessments, \$14,423.52; bonus or dividend obligations, none.....\$ 14,423.52

All other (not including contingent mortuary).....None.

Total actual liabilities.....\$ 14,423.52

Balance, net assets.....\$ 657,042.22

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due for losses paid prior to December 31, 1893.....\$ 248,313.21

Mortuary assessments, due and unpaid.....None.

Mortuary assessments, not yet called for losses adjusted, and unadjusted, \$310,160; resisted, \$2,500; reported, \$63,125.....375,785.00

Total due from members.....\$ 624,098.21

Deduct estimated cost of collection.....None.

Net amount due from members.....\$ 624,098.21

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 14).....\$ 32,910.00

Losses in process of adjustment (number of claims, 111).....277,250.00

Losses reported (number of claims, 33).....63,125.00

Losses resisted (number of claims, ..).....2,500.00

All other contingent liabilities.....None.

Total contingent mortuary liabilities.....\$ 375,785.00

Balance.....\$ 248,313.21

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1893.		BUSINESS IN IOWA DURING 1893.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1892...	42,317	\$ 98,632,375.00	2,948	\$ 6,768,125.00
Policies or certificates written during year 1893...	16,517	33,538,375.00	415	745,250.00
Total.....	58,834	\$131,970,750.00	3,363	\$ 7,513,375.00
Deduct number and amount which have ceased to be in force during 1893.....	13,820	30,265,500.00	611	1,185,125.00
Total policies or certificates in force Decem- ber 31, 1893.....	45,014	\$101,705,250.00	2,752	\$ 6,328,250.00
Losses and claims on policies or certificates un- paid December 31, 1892.....	132	329,270.80	8	17,250.00
Losses and claims on policies or certificates in- curred during year 1893.....	460	1,112,625.00	23	59,000.00
Total.....	592	\$ 1,441,895.80	31	\$ 76,250.00
Losses and claims on policies or certificates paid during the year 1893.....	433	1,066,110.80	26	65,250.00
Policies or certificates terminated by death dur- ing 1893.....	460	1,112,625.00	23	59,000.00
Policies or certificates terminated by surrender during 1893.....	208	395,500.00	1	2,500.00
Policies or certificates reduced in amount during 1893.....		556,250.00		20,000.00
Policies or certificates terminated by lapse dur- ing 1893.....	13,152	28,201,125.00	575	1,042,000.00
Deduction by removals.....			12	61,625.00

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. \$20,000.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims. If so, what amount and for what purpose?

Answer. No.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

In levying mortuary assessments are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment?

Answer. Graded on Actuaries Experience Table, according to age at entry.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. \$300,000.00.

For what purpose, how is it created and where deposited?

Answer. For payment of death losses in the event of excessive mortality, invested in U. S. 4 per cent registered bonds, the above amount being the par value thereof;

\$200,000.00 being deposited in the Galesburg National Bank, and \$100,000.00 with the Superintendent of Insurance of the State of Illinois.

Are the officers and directors elected at annual meeting of members?

Answer. Directors elected by the members; officers elected by the directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. \$32,050.80.

ANNUAL STATEMENT

For the year ending December 31, 1893, of the condition of the

DES MOINES LIFE ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of the State of Iowa, pursuant to the laws of said State.

President. O. E. RAWSON.

Secretary, L. C. RAWSON.

[Incorporated July, 31, 1885. Commenced business August, 15 1885.]

Principal office, Des Moines, Iowa.

Attorneys for service of process in Iowa, Cummins & Wright.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 105,107.75

INCOME DURING THE YEAR 1893.

Gross amount paid by members to the Association or its agents without deductions for commissions or other expenses as follows:

Assessments: Mortuary, \$48,443.06; expense, \$52,341.58; reserve, \$11,532.55..... \$ 112,317.19

Interest guarantee notes..... 1,081.75

Total paid by members..... \$ 113,398.94

Interest..... 2,641.33

Guarantee notes taken..... 36,930.00

Total income..... \$ 152,970.27

Total net resources..... \$ 258,078.02

DISBURSEMENTS DURING THE YEAR 1893.

Losses and claims (31)..... \$ 53,461.00

Guarantee notes returned to beneficiaries..... 380.00

Total paid to members..... \$ 53,850.00

Drawn from mortuary to pay accrued interest..... 15.50

Commission and fees retained by or paid or allowed to agents

on account of fees and dues..... 29,539.48

Guarantee notes cancelled..... 115.52

Salaries of managers and agents not paid by commissions..... 5,220.00

Salaries of officers, including directors..... 9,078.34

Salaries and other compensation of office employees..... 3,087.18

Medical directors examiners' fees paid by home office..... 652.00

Rent, \$495.44; taxes, \$7.98; advertising and printing, \$1,604.92.....	\$ 2,198.34
All other items, viz: Court fees, \$714.87; books, \$148.75; traveling expenses, \$675.06; postage, \$1,211.06; express, \$30.72; state licenses, \$483.53; fixtures, \$87.55; telegrams, \$18.80; miscellaneous, \$470.15	3,841.39
Total disbursements.....	\$ 107,597.73
Balance	\$ 150,480.29

NET OR INVESTED ASSETS.

Loans on mortgages (first liens) on real estate.....	\$ 58,856.83
Loans secured by pledge of bonds, or other marketable collaterals.....	None.
Cost value of bonds and stocks owned absolutely.....	None.
Agents' ledger balances	None.
Cash in office.....	None.
Cash deposits in banks on emergency or reserve fund account:	
German Savings Bank.....	1,048.35
Guarantee notes on hand in office.....	99,575.11
Total net or invested assets, less depreciation.....	\$ 150,480.29

NON-INVESTED ASSETS.

(None.)

LIABILITIES.

(None.)

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

(None.)

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, none).....	None.
Losses in process of adjustment (number of claims, none).....	None.
Losses reported (number of claims, 5)	\$ 8,000.00
Losses resisted (number of claims, none).....	None.
Total contingent mortuary liabilities	\$ 8,000.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1893.		BUSINESS IN IOWA DURING 1893.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1892.....	5,430	\$6,219,500.00	5,105	\$5,777,500.00
Policies or certificates written during the year 1893 ..	2,502	3,621,000.00	1,432	2,058,000.00
Policies or certificates renewed during the year 1893.....	62	62,000.00	57	57,000.00
Total	8,054	\$9,902,500.00	6,594	\$7,892,500.00
Deduct number and amount which have ceased to be in force during 1893.....	1,481	1,895,000.00	1,041	1,294,000.00
Total policies or certificates in force December 31, 1893.....	6,573	\$8,007,500.00	5,553	\$6,598,500.00
Losses and claims on policies or certificates unpaid December 31, 1892.....	2	4,000.00	1	2,000.00
Losses and claims on policies and certificates incurred during the year 1893.....	34	57,000.00	30	51,000.00
Total	36	\$ 61,000.00	31	\$ 53,000.00
Losses and claims on policies or certificates paid during the year 1893.....	31	53,461.00	26	45,420.00
Policies or certificates terminated by death during 1893.....	34	57,000.00	30	51,000.00
Policies or certificates surrendered during 1893.....	47	46,500.00	30	40,500.00
Policies or certificates terminated by lapse during 1893.....	1,400	1,787,500.00	972	1,302,500.00

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Five thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. Only so far as the full payment of policies is guaranteed by the reserve fund.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. No.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. American ex. table.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment?

Answer. Amount according to age at time of joining.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. \$58,856.83.

For what purpose, how is it created and where deposited?

Answer. To pay death losses in excess of our schedule of rates. Is created from 20 per cent of the mortuary collections and the accumulation on guarantee and is deposited with the auditor of State of Iowa.

Are the officers and directors elected at annual meeting of members? If not, how are they selected?

Answer. Yes. Directors elected by the members. The officers by the directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of members?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purposes are assessments made, and under what authority?

Answer. Quarterly, semi-annual and annual calls are made, which include expense and mortuary moneys, and are made by authority of the articles of incorporation.

What sum of money would an ordinary assessment for the payment of a single certificate produce?

Answer. \$6,778.94. (Six thousand seven hundred seventy-eight and ninety-four one-hundredths dollars.)

ANNUAL STATEMENT

For the year ending December 31, 1893, of the condition of the

ECONOMIC LIFE ASSOCIATION.

Organized under the laws of the State of Iowa, made to the Auditor of the State of Iowa, pursuant to the laws of said State.

President, WALTER L. HAYES.

Secretary, MURRAY HAYWOOD.

[Incorporated October, 1891. Commenced business November 2, 1891.]

Principal office, Clinton, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 33,015.00

INCOME DURING THE YEAR 1893.

Gross amount paid by members of the association or its agents without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application, without deduction None.
Annual dues as per contract, without any deduction whatever..\$ 3,722.00
Assessments: Mortuary, \$564.42; expense, \$1,693.28 2,257.70
Medical examiner's fees paid by applicant..... None.

Total paid by members.....\$ 5,979.70
Interest, \$858.42; rent, none, 858.42
Advances to agents repaid..... None.
Cash received from all other sources, viz:
Guaranty deposit..... 2,405.72
Notes guaranty deposit..... 1,542.10
(Assessments paid in advance..... \$2,257.70)

Total income.....\$ 10,785.94

Total net resources.....\$ 43,800.94

DISBURSEMENTS DURING THE YEAR 1893.

Losses and claims, (detailed schedule filed)..... None.
Advanced payments returned to rejected applicants..... None.
Commission and fees retained by or paid or allowed to agents on account of fees and dues\$ 3,200.80
Commissions paid or allowed for collecting assessments..... None.
Salaries of managers and agents not paid by commission..... 1,200.00
Salaries of officers, none; other compensation of officers..... None.
Salaries and other compensation of office employees..... 600.00
Medical examiner's fees, whether paid direct by members or otherwise..... 800.00
Rent, none; taxes, none; advertising and printing..... 315.90

All other items, viz:
Postage\$ 67.00
Canceled and returned guarantee deposit notes on account of change in policies..... 19,117.70
(Advanced assessments applied, included above None)
(Total expenses \$6,273.70)
Total disbursements.....\$ 25,391.40
Balance.....\$ 18,409.54

NET OR INVESTED ASSETS.

Cost of real estate in cash, exclusive of incumbrances..... None.
Loans on mortgages, (first liens) on real estate..... None.
Loans secured by pledge of bonds, stocks or other marketable collaterals None.
Cost value of bonds and stocks owned absolutely None.
Agents' ledger balances..... None.
Cash in office..... None.
Cash deposits in banks on emergency or reserve fund account:
G. Haywood & Son, guaranty deposit fund account.....\$ 4,724.56
All other deposits:
Notes held in office..... 13,684.98

Total net or invested assets.....\$ 18,409.54
Total net or invested assets, less depreciation.....\$ 18,409.54

NON-INVESTED ASSETS.

(None.)

Gross assets.....\$ 18,409.54

LIABILITIES.

(None.)

Balance, net assets.....\$ 18,409.54

CONTINGENT MORTUARY ASSETS (OR RESOURCES)

(None.)

CONTINGENT MORTUARY LIABILITIES.

(None.)

EXHIBITS OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1893.		BUSINESS IN IOWA DURING 1893.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1892.....	1,016	\$1,016,000.00	1,016	\$1,016,000.00
Policies or certificates written during the year 1893.....	845	845,000.00	845	845,000.00
Total.....	1,861	\$1,861,000.00	1,861	\$1,861,000.00
Deduct number and amount which have ceased to be in force during 1893.....	750	750,000.00	750	750,000.00
Total policies or certificates in force December 31, 1893.....	1,102	\$1,102,000.00	1,102	\$1,102,000.00
Policies or certificates terminated by lapse during 1893.....	600	600,000.00	600	600,000.00

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Three certificates of \$1,000.00 each.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. Only so far as the full payment of the policy is guaranteed by the guaranty deposit fund.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. No.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment?

Answer. By American Table at age of entry.

Has the society an emergency or reserve fund?

Answer. No.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

If not, how are they selected?

Answer. Directors elected by members and officers elected by the directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purposes are assessments made, and under what authority?

Answer. Annual, semi-annual, and quarterly assessments are made which include mortuary and expense money.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class.

Answer. \$1,068.15 on each \$1,000.00.

ANNUAL STATEMENT

For the year ending December 31, 1893, of the condition of the

EQUITABLE MUTUAL LIFE AND ENDOWMENT ASSOCIATION.

Organized under the laws of the State of Iowa, made to the Auditor of the State of Iowa, pursuant to the laws of said State.

President, EMMONS JOHNSON.

Secretary, GEO. W. HARBIN.

[Incorporated November 17, 1891. Commenced business March 14, 1892.]

Principal office, Waterloo, Iowa.

Attorney for service of process in Iowa—J. J. Tolerton.

BALANCE SHEET.

Amount of net or invested assets December 31 of previous year.....\$ 67,104.98

INCOME DURING YEAR 1893.

Gross amount paid by members to the Association or its agents without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application, without deductions.....	\$ 7,075.83
Annual dues as per contract, without any deduction whatever.....	14,812.08
Assessments: Mortuary, \$67,255.79; for indemnity claims, \$4,030.75	71,286.54
Medical examiner's fees paid by applicant.....	1,456.60

Total paid by members.....	\$ 94,631.35
Interest, \$1,827.37; rent, \$897.50.....	2,744.87
Advances to agents repaid.....	210.50
Cash received from all other sources, viz: Assignments.....	14.50
(Assessments paid in advance.....)	\$1,751.03

Total income.....\$ 97,610.22

Total net resources.....\$ 164,715.20

DISBURSEMENTS DURING YEAR 1893.

Losses and claims (detailed schedule filed).....	\$ 56,250.00
Paid indemnity claims, \$4,018.26; surrender value, \$25,127.25.....	30,045.51

Total paid to members.....\$ 86,295.51

Commissions and fees paid or allowed to agents on account of fees and dues.....6,981.08

Commissions paid or allowed for collecting dues.....1,150.30

Salaries of managers and agents not paid by commissions.....482.55

Salaries of officers, \$6,074.17; other compensation of officers, none.....6,074.17

Salaries and other compensation of office employees.....2,672.97

Medical examiner's fees, whether paid direct by members or otherwise.....1,030.53

Rent, none; taxes, \$154.35; advertising and printing, \$1,483.47.....1,637.82

Advanced to officers and agents to be repaid out of future salaries or commissions.....None.

All other items, viz: Traveling expenses, \$384.29; furniture and fixtures, \$14.97; legal fees, \$1,305.30; fuel and lights, \$239.53; express, \$59.25; stationery, \$254.38; insurance, \$69.93; office expense, \$161.90; telegram, \$33.31; postage, \$1,536.29; building expense, \$17.51.....3,826.58

(Advanced assessments applied.....)

(Total expense footings.....\$1,751.03)

(Total expense footings.....\$23,855.02)

Total disbursements.....

Balance.....\$ 110,150.53

Balance.....\$ 54,564.67

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances.....\$ 11,094.76

Loans on mortgages (first liens) on real estate.....27,700.00

Agents' ledger balances and premium notes.....8,468.85

Cash in office.....1,050.00

Cash deposits in banks on emergency or reserve fund account:

Commercial National Bank.....6,251.06

Total net or invested assets.....54,564.67

Deduct depreciation of assets to bring same to market value,

*and agents' balance unsecured.....2,500.00

Total net or invested assets, less depreciation.....\$ 52,064.67

*Agents' ledger balances and premium notes.

NON-INVESTED ASSETS.

Interest due and accrued.....	\$ 558.33
Market value of real estate over cost and incumbrances.....	3,500.00
Total non-invested assets	\$ 4,058.33
Gross assets.....	\$ 56,123.00

LIABILITIES.

Losses assessed for held in trust (number of claims, 1).....	\$ 2,500.00
Taxes due and accrued	None.
Salaries, rents and office expenses due and accrued.....	309.90
Borrowed money, none; interest accrued on same.....	None.
Advance assessments, \$1,751.03; bonus or dividend obligations, \$3,599.73.....	5,350.76
All other (not including contingent mortuary), viz: Examiners.....	329.92
Total actual liabilities.....	\$ 8,490.67
Balance, net assets	\$ 47,632.33

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, not yet called for losses unadjusted.....	\$ 27,000.00
Total due from members	\$ 27,000.00
Net amount due from members	\$ 27,000.00

CONTINGENT MORTUARY LIABILITIES.

Losses reported (number of claims, 12).....	\$ 27,000.00
Total contingent mortuary liabilities	\$ 27,000.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1893.		BUSINESS IN IOWA DURING 1893.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1892 (accident, 785; life, 3,845).....	4,630	\$ 8,109,725.00	3,297	\$ 5,508,000.00
Policies or certificates written during the year 1893 (accident, 1,902; life, 1,012).....	2,314	2,173,478.00	954	567,575.00
Total.....	6,944	\$ 10,283,203.00	4,251	\$ 6,075,575.00
Deduct number and amount which have ceased to be in force during 1893 (accident, 1,162; life, 1,297).....	2,459	3,228,375.00	1,421	1,702,450.00
Total policies or certificates in force De- cember 31, 1893.....	4,485	\$ 7,054,828.00	2,831	\$ 4,373,125.00
Losses and claims on policies or certificates un- paid December 31, 1892 (life).....	12	24,500.00	10	19,500.00
Losses and claims on policies or certificates in- curred during year 1893 (life).....	28	58,750.00	19	37,500.00
Total.....	40	\$ 83,250.00	29	\$ 57,000.00
Losses and claims on policies or certificates paid during year 1893.....	28	56,250.00	21	40,000.00
Policies or certificates terminated by death dur- ing 1893 (life).....	146	4,918.26	113	3,186.00
Life matured.....	28	58,750.00	19	37,500.00
Policies or certificates terminated by lapse dur- ing 1893 (life, 789; accident, 1,162).....	489	1,200,000.00	351	877,500.00
Total.....	1,951	\$ 1,969,625.00	385	\$ 787,450.00

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Five thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Surplus for surrender value fund.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. Yes. Surplus of assessments and dues.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded according to age at entrance.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. On basis of \$2,500; 15-30, \$1.00; 31-40, \$1.25; 41-50, \$1.50; 51-55, \$1.75; 56-60, \$2.00. Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Thirty-eight thousand, seven hundred and ninety-four dollars and seventy-six cents.

For what purpose, how is it created and where deposited?

Answer. Surrender value fund; surplus assessments and dues loaned on real estate securities deposited with Auditor of State.

Are the officers and directors elected at annual meeting of members?

Answer. Directors are.

If not, how are they selected?

Answer. Officers are elected by directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purposes are assessments made, and under what authority?

Answer. When death occurs only, and to pay death claims. Balance for surrender value fund, under authority of by-laws.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Five thousand five hundred dollars.

ANNUAL STATEMENT

For the year ending December 31, 1893, of the condition of the

FARMERS MUTUAL LIVE STOCK INSURANCE ASSOCIATION.

Organized under the laws of the State of Iowa, made to the Auditor of the State of Iowa, pursuant to the laws of said State.

President, W. C. HUNTINGTON.

Secretary, T. W. TULLY.

[Incorporated, October 27, 1891. Commenced business, November 25, 1891.]

Principal office, 521-522-523 Equitable Building, Des Moines, Iowa.

Attorneys for service of process in Iowa—Work & Bailey, Des Moines, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 1,629.43

INCOME DURING THE YEAR 1893.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application, without deductions..... \$ 2,780.25
Annual dues as per contract, without any deduction whatever..... 2,606.29
Assessments; Mortuary, \$4,606.30; expense, not entered yet..... 4,606.30

Total paid by members..... \$ 9,992.84
Cash received from all other sources, viz: Borrowed money..... 497.07

Total income..... \$ 10,489.91

Total net resources..... \$ 12,119.34

DISBURSEMENTS DURING YEAR 1893.

Losses and claims (detailed schedule filed)..... \$ 4,089.40

Total paid to members..... \$ 4,089.40

Commissions and fees retained by or paid or allowed to agents on account of fees and dues..... 1,185.68

Commissions paid or allowed for collecting assessments..... None.

Salaries of managers and agents not paid by commissions..... None.

Salaries of officers, \$1,756.51; other compensation of officers, none..... 1,756.51

Salaries and other compensation of office employees..... 949.85

Medical examiner's fees, whether paid direct by members or otherwise..... None.

Rent, \$176; advertising and printing, \$153.07..... 329.07

Advanced to officers and agents to be repaid out of future salaries or commissions..... None.

All other items, viz:

Office and incidental expenses, \$965.68; traveling, \$819.18 \$ 1,784.86
Furniture, \$109.50; postage, \$167.84; State fees, \$34; borrowed money repaid, \$796.50..... 1,107.84
(Total expenses..... \$7,113.81)

Total disbursements..... \$ 11,303.30

Balance..... \$ 916.04

NET OR INVESTED ASSETS.

Agents' ledger balances..... \$ 28.23

Cash in office..... 29.56

Cash deposits in banks on emergency or reserve fund account:

Notes taken for membership fees and annual dues..... 658.25

Total net or invested assets..... \$ 916.04

Total net or invested assets, less depreciation..... \$ 916.04

NON-INVESTED ASSETS.

Gross assets..... \$ 916.04

LIABILITIES.

Losses adjusted, due and unpaid..... None.

Taxes due and accrued..... None.

Salaries and office expenses due and accrued..... \$ 800.00

Borrowed money, \$442.98; interest accrued on same, none..... 442.98

Total actual liabilities..... \$ 1,242.98

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, due and unpaid..... \$ 1,655.52

Total due from members..... \$ 1,655.52

Deduct estimated cost of collection, 33½ per cent..... 531.54

Net amount due from members..... \$ 1,103.98

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims.....)..... None.

Losses in process of adjustment (number of claims, 4)..... \$ 204.00

All other contingent liabilities..... 72.00

Total contingent mortuary liabilities..... \$ 276.00

EXHIBITS OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1893.	
	Number.	Amount.
Policies or certificates in force December 31, 1892, (1 year policies).....	845	\$ 288,645.00
Policies or certificates written during the year 1893 (1 and 3 yr. policies).....	334	153,789.00
Total.....	1,179	\$ 442,434.00
Deduct No. and amt. which have ceased to be in force during 1893.....	833	288,645.00
Total policies or certificates in force Dec. 31, 1893 (1,083 horses).....	346	\$ 153,789.00
Losses and claims on policies or certificates unpaid Dec. 31, 1892 (animals).....	16	\$ 897.33
Losses and claims on policies or certificates incurred during year 1893 (animals).....	37	3,396.16
Total (animals).....	53	\$ 4,293.49
Losses and claims on policies or certificates paid during the year 1893 (animals).....	49	4,089.49
Policies or certificates terminated by death during 1893 (animals).....	37	3,396.16
Policies or certificates terminated by expiration during 1893 (animals).....	833	288,645.00

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one animal.

Answer. \$800.00.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend return.

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Twenty-five per cent of assessments may be used to pay expenses, if necessary.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged?

Answer. Assessments levied pro rata on amount of insurance carried. No table used.

Has the society an emergency or reserve fund?

Answer. No.

Are the officers and directors elected at annual meetings of members?

Answer. Yes. At each annual meeting directors are elected. Officers are elected same date.

For what purposes are assessments made, and under what authority?

Answer. To pay losses. By authority of the articles of incorporation.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. An assessment at the present time in class A would amount to \$914.23; in class B, it would amount to \$623.66; total, \$1,537.89.

ANNUAL STATEMENT

For the year ending December 31, 1893, of the condition of the

FEDERAL LIFE ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of the State of Iowa, pursuant to the laws of said State.

President, HENRY EGBERT.

Secretary, E. H. WHITCOMB.

[Incorporated March, 1882. Commenced business May 1, 1882.]

Principal office, Davenport, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year.....\$ 47,595.63

INCOME DURING THE YEAR 1893.

Gross amount paid by members to the Association or its agents without deduction for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application, without deductions.....\$ 10,560.68

Annual dues as per contract, without any deduction whatever. 6,385.47

Assessments: Mortuary, \$22,262.52. Expense, \$2,895.12. 25,157.64

Total paid by members.....\$ 42,103.79

Interest \$2,323.85; rent, none.....\$ 2,323.85
Advances to agents repaid.....None.
Cash received from all other sources, viz: Surety and savings funds.....5,787.50
Advance fund.....341.41
Assessments paid in advance.....None.

Total income.....\$ 50,556.55
Total net resources.....\$ 98,152.18

DISBURSEMENTS DURING THE YEAR 1893.

Losses and claims (detailed schedule filed).....\$ 23,050.00
Advanced payments returned to rejected applicants.....None.

Total paid to members.....\$ 23,050.00
Commission and fees retained by or paid or allowed to agents on account of fees and dues.....8,354.73
Commissions paid or allowed for collecting assessments.....73.35
Salaries of managers and agents not paid by commissions.....5,145.81
Salaries of officers, \$3,162.00. Other compensation of officers.....3,162.00
Salaries and other compensation of office employees.....1,171.00
Medical examiner's fees, whether paid direct by members or otherwise.....1,376.00
Rent, \$300.00; taxes, none; advertising and printing, \$346.18.....646.18
Advanced to officers and agents to be repaid out of future salaries or commissions.....None.
All other items, viz: Postage, \$293.92; S. D. Co., \$20.00; telephone, \$54.00; Natl. Com., \$65.00.....432.92
Traveling expenses, \$359.29; legislation, \$100.05; Ins. Co., \$27.25; contingent, \$504.26.....1,590.85
Int. Disct., \$73.60; from Adv. Acct., \$436.89; Adv. Greenlee, \$42.00. 551.89
(Advanced assessments applied, included above.....None).
(Total expenses, footing.....\$21,752.87).

Total disbursements.....\$ 45,354.76
Balance.....\$ 52,797.42

NET OR INVESTED ASSETS.

Cost value of real estate, exclusive of incumbrances.....None.
Loans on mortgages (first liens) on real estate.....\$ 47,525.00
Loans secured by pledge of bonds, stocks or other marketable collaterals.....None.
Cost value of bonds and stocks owned absolutely.....None.
Agents' ledger balances.....None.
Cash in office.....3,269.29
Cash deposits in banks on emergency or reserve fund account: First National Bank, Davenport, Iowa.....2,033.13
All other deposits.....None.

Total net or invested assets.....\$ 52,797.42
Total net or invested assets, less depreciation.....\$ 52,797.42

NON-INVESTED ASSETS.

Interest due, none; accrued, \$573.49.....\$ 573.49
Surety fund pledges not yet due, estimate.....4,660.00
Office furniture, fixtures, etc.....914.24
Market value of real estate over cost and incumbrances.....None.
Market value of bonds and stocks over cost.....None.

Total non-invested assets.....\$ 6,147.73
Gross assets.....\$ 58,945.15

LIABILITIES.

Losses adjusted, due and unpaid.....	None.	
Taxes due and accrued.....	None.	
Salaries, rents and office expenses due and accrued.....	None.	
Borrowed money, none; interest accrued on same.....	None.	
Advance assessments, \$599.44; bonus or divided obligations, None.	\$ 599.44	
All other (not including mortuary).....	None.	
Total actual liabilities.....	\$ 599.44	
Balance, net assets.....	\$ 58,345.71	

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	\$ 332.01	
Mortuary assessments, due and unpaid.....	None.	
Mortuary assessments, not yet called for losses unadjusted, \$2,000.00; resisted, none.....	2,000.00	
Mortuary assessments, reported.....	2,000.00	
Total due from members.....	\$ 4,332.01	
Deduct estimated cost of collection.....	250.00	
Net amount due from members.....	\$ 4,082.01	

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 1).....	\$ 2,000.00	
Losses in process of adjustment.....	None.	
Losses reported (number of claims, 1).....	2,000.00	
Losses resisted.....	None.	
All other contingent liabilities.....	None.	
Total contingent mortuary liabilities.....	\$ 4,000.00	

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1893.		BUSINESS IN IOWA DURING 1893	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1892.	2,571	\$ 2,371,000.00	1,772	\$ 1,772,000.00
Policies or certificates written during the year 1893.....	516	516,000.00	334	364,000.00
Total.....	2,887	\$ 2,887,000.00	2,136	\$ 2,136,000.00
Deduct number and amount which have ceased to be in force during 1893.....	343	343,000.00	214	214,000.00
Total policies or certificates in force December 31, 1893.....	2,544	\$ 2,544,000.00	1,922	\$ 1,922,000.00
Losses and claims on policies or certificates unpaid December 31, 1892.....	1	1,000.00		
Losses and claims on policies or certificates incurred during year 1893.....	17	26,000.00	14	22,000.00
Total.....	18	\$ 27,000.00	14	\$ 22,000.00
Losses and claims on policies or certificates paid during the year 1893.....	16	23,000.00	13	20,000.00
Policies or certificates terminated by death during 1893.....	27	27,000.00	22	22,000.00
Policies or certificates terminated by surrender during 1893.....	10	10,000.00		
Policies or certificates terminated by lapse during 1893.....	306	306,000.00	192	192,000.00

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. One thousand dollars. Two certificates on any one life present limit.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Yes. Cost of collection and protection.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No. We issue life and savings policy as defined in section 20, chapter 65, acts Twenty-first General Assembly.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. American experience table. Age at entry.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Forty-eight thousand, two hundred and sixty-nine dollars and fifty-three cents.

For what purpose, how is it created and where deposited?

Answer. To secure policy contracts by payment of one per cent insured. Deposited with Auditor of State, \$47,525.00, and First National Bank, Davenport, Iowa, \$744.53.

Are the officers and directors elected at annual meeting of members?

Answer. Directors.

If not, how are they selected?

Answer. Officers by directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. Ordinary life, no; life and savings fund, yes.

For what purposes are assessments made, and under what authority?

Answer. To meet death losses and expenses and policy contracts.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Two thousand dollars.

ANNUAL STATEMENT

For the year ending December 31, 1893, of the condition of the

FIDELITY MUTUAL LIFE ASSOCIATION

Organized under the laws of the State of Pennsylvania, made to the Auditor of the State of Iowa, pursuant to the laws of said State.

President, L. G. FOUSE.

Secretary, W. S. CAMPBELL.

[Incorporated December 2, 1873. Commenced business January 1, 1879.]

Principal office, No. 914, Walnut St., Philadelphia, Pa.

Attorney for service of process in Iowa, Auditor of State.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 627,095.75

INCOME DURING THE YEAR 1893.

Gross amount paid by members of the association or its agents without deductions for commissions or other expenses as follows:	
Gross amount of membership fees required or represented by application, without deductions	\$ 136,600.76
Annual dues as per contract, including contingent expense dues without any deductions whatever	271,207.46
Assessments: Mortuary, \$523,110.99; expense, \$9,107.73	532,218.63
Medical examiner's fees paid by applicant	3,210.00
Total paid by members	\$ 943,496.85
Interest, \$25,524.80; rent, 2,877.05	28,402.54
Cash received from all other sources, viz:	
Fees for changing policies	151.00
(Assessments paid in advance	8955.67)
Total income	\$ 972,050.39
Total net resources	\$1,599,146.14

DISBURSEMENTS DURING THE YEAR 1893.

Losses and claims (detailed schedule filed)	\$ 351,656.22
Advanced payments returned to rejected applicants	6,360.47
Total paid to members	\$ 358,016.69
Commission and fees retained by or paid or allowed to agents on account of fees and dues	204,156.06
Commissions paid or allowed for collecting assessments	9,107.73
Salaries of manager and agents not paid by commissions	14,573.24
Salaries and other compensation of officers	18,905.20
Salaries and other compensation of office employees	54,401.25
Medical examiner's fees, whether paid direct by members or otherwise	28,093.70
Rent, \$11,680.54; taxes, \$704; advertising and printing, \$33,002.10 ..	45,476.64

All other items, viz:	
State licenses, legal expenses, etc.	\$ 9,122.99
Furniture, fixtures, etc.	7,422.04
Janitor, fuel expressage, telegrams, etc.	7,136.85
Traveling expenses, postage, etc.	13,086.90
(Advanced assessments applied, included above)	\$ 182.87)
(Total expense footings)	411,482.70)
Total disbursements	\$ 769,499.48
Balance	\$ 829,646.66

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances ...	\$ 167,140.61
Loans on mortgages (first liens) on real estate	229,600.00
Loans secured by pledge of bonds, stocks or other marketable collaterals	40,477.86
Loans secured by pledge of bonds, stocks or other marketable collaterals	72,064.00
Interest bearing notes secured by liens on policies	19,232.80
Cost value of bonds and stocks owned absolutely	20,649.51
Agents' ledger balances, secured	242,196.99
Cash in office	287.58
Printing machinery	1,707.28
Cash deposits in banks on emergency fund account:	
Union Trust Co., Philadelphia, \$13,668.79; Third National Bank, \$10,513.08; Seventh National Bank, \$11,747.26	\$ 36,229.13
Total net or invested assets, less depreciation	\$ 829,646.66

NON-INVESTED ASSETS.

Interest due, \$975.00; accrued, \$3,686.79	\$ 4,661.79
Market value of real estate over cost and incumbrances	39,359.39
Total non-invested assets	\$ 44,021.18
Gross assets	\$ 873,667.84

LIABILITIES.

Salaries, rents and office expenses due and accrued	\$ 249.12
Advance assessments, \$772.80; bonus or dividend obligations, \$13,205.50	13,978.30
Total actual liabilities	\$ 14,227.42
Balance, net assets	\$ 859,440.42

CONTINGENT MORTUARY ASSETS (OR RESOURCES.)

Indemnity reserve or amount pledged for losses	\$1,237,162.00
Net amount due from members	\$1,237,162.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 17)	\$ 37,500.00
Losses in process of adjustment (number of claims, 5)	27,000.00
Losses reported, (number of claims, 21)	41,500.00
Losses resisted (number of claims 4)	11,000.00
Total contingent mortuary liabilities	\$ 117,000.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1893.		BUSINESS IN IOWA DURING 1893.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1892.	17,510	\$ 41,430,950.00	188	\$ 412,750.00
Policies or certificates written during year 1893.	6,740	16,287,400.00	67	148,500.00
Total.....	24,250	\$ 57,718,350.00	255	\$ 561,250.00
Deduct number and amount which have ceased to be in force during 1893.....	4,418	11,333,000.00	60	146,500.00
Total policies or certificates in force December 31, 1893.....	19,832	\$ 46,385,350.00	195	\$ 414,750.00
Losses and claims on policies or certificates unpaid December 31, 1892.....	33	87,000.00		
Eight of these claims settled at a saving of \$9,742.03.....		3,742.03		
		\$ 83,257.97		
Losses and claims on policies or certificates incurred during year 1893.....	175	385,398.25	3	4,000.00
Total.....	208	\$ 468,656.22	3	\$ 4,000.00
Losses and claims on policies or certificates paid during the year 1893.....	161	\$ 351,656.22	3	4,000.00
Policies or certificates terminated by death during 1893.....	175	385,398.25	3	4,000.00
Policies or certificates terminated by lapse during 1893.....	4,243	10,947,601.75	44	148,000.00

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. \$25,000.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No. The policies are guaranteed by the contingent fund, now sufficient to more than pay the losses for a year, and by the indemnity pledge of members subject to assessment.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. From 2 per cent to 10 per cent was paid the trustees to cover cost of collection.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No, except in certain cases overpayments are returned.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Yes.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment?

Answer. By American table modified by probable life and experienced decrement.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. \$815,419.24.

For what purpose, how is it created and where deposited?

Answer. To guarantee full payment of policies and reduce insurance liability of

the association; created by loading mortuary calls or collecting stipulated sums in addition to mortality element for said purpose.

Are the officers and directors elected at annual meeting of members?

Answer. Yes, directors, and the officers are elected annually by the directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or creditors or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purposes are assessments made and under what authority?

Answer. For the purpose of paying death losses and creating a contingent account.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. It will produce \$412,387.33.

ANNUAL STATEMENT

For the year ending December 31, 1893, of the condition of the

GERMAN AMERICAN MUTUAL LIFE ASSOCIATION.

Organized under the laws of the State of Iowa, made to the Auditor of the State of Iowa, pursuant to the laws of said state.

President, PHILIP BENNER.

Secretary, F. H. A. KOCH.

[Incorporated March 5, 1887. Commenced business July 1, 1887.]

Principal office, Nassau Block, Burlington, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31, of previous year..... \$ 6,639.66

INCOME DURING THE YEAR 1893.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:

Assessments: Mortuary, \$16,334.82; expense, \$5,504.69.....	\$ 21,839.51
Interest.....	253.49
Total income.....	\$ 22,093.00
Total net resources.....	\$ 28,732.66

DISBURSEMENTS DURING THE YEAR 1893.

Losses and claims.....	\$ 15,250.00
Commission and fees retained by or allowed to agents on account of fees and dues.....	1,537.62
Commissions paid or allowed for collecting assessments.....	1,242.28
Salaries of officers, \$1,195.92; other compensation of officers \$477.50.....	1,673.42
Medical examiner's fees, whether paid direct by members or otherwise.....	163.50
Rent, \$293.72; taxes, \$214.30; advertising and printing, \$501.31.....	1,009.33

All other items, viz:

Traveling expenses.....	\$ 314.50
Postage and exchange, etc.....	316.16
Interest on money advanced and payments to directors.....	422.15
Sundries, incidental.....	11.80

Total disbursements..... \$ 22,040.66

Balance..... \$ 6,679.80

NET OR INVESTED ASSETS.

Loans on mortgages (first liens) on real estate.....	\$ 2,000.00
Cost value of bonds and stocks owned absolutely.....	1,671.62
Cash deposits in banks on emergency or reserve fund account:	
State of Missouri Insurance department.....	1,000.00
First National Bank.....	2,008.18

Total net or invested assets less depreciation..... \$ 6,679.80

NON-INVESTED ASSETS.

(None.)

Gross assets..... \$ 6,679.80

LIABILITIES.

Losses adjusted, due and unpaid (No. of claims, none).....	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
All other (not including contingent mortuary) viz: due to incorporators and agents.....	\$ 5,256.00

Total actual liabilities..... \$ 5,256.00

Balance, net assets..... \$ 1,423.80

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due, notes (estimated) \$	21,354.66
Mortuary assessments due and unpaid.....	700.00
Total due from members.....	\$ 22,054.66
Deduct estimated cost of collection.....	1,468.32

Net amount due from members..... \$ 20,586.34

CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment (number of claims, 4).....	\$ 3,000.00
Losses reported (number of claims, 6).....	8,000.00
Losses resisted (number of claims, 1).....	1,000.00

Total contingent mortuary liabilities..... \$ 12,000.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1893.		BUSINESS IN IOWA DURING 1893.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1892..	1,743	\$ 1,471,500.00	506	\$ 570,000.00
Policies or certificates written during the year 1893.....	524	496,500.00	329	322,000.00
Total.....	2,267	\$ 1,968,000.00	835	\$ 892,000.00
Deduct number and amount which have ceased to be in force during 1893.....	325	315,000.00	147	154,500.00
Total policies or certificates in force December 31, 1893.....	1,942	\$ 1,653,000.00	688	\$ 737,500.00
Losses and claims on policies or certificates unpaid December 31, 1892.....	2	1,300.00		
Losses and claims on policies or certificates incurred during year 1893.....	31	24,950.00	4	4,500.00
Total.....	33	\$ 26,250.00	4	\$ 4,500.00
Losses and claims on policies or certificates paid during the year 1893.....	23	15,250.00		
Policies or certificates terminated by death during 1893.....	31	24,950.00	4	4,500.00
Policies or certificates terminated by lapse during 1893.....	325	315,000.00	147	154,500.00

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Two thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. No. Except percentage for collection, one-fourth set aside for reserve fund.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Yes. Upon the Actuaries and American tables combined.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Five thousand, seven hundred and thirty-seven dollars and sixty-three cents.

For what purpose, how is it created and where deposited?

Answer. First, to provide against excessive mortality. Second, for protection against forfeiture in case of inability to pay premiums when due. Third, to reduce premiums after ten years membership. Created by setting apart one-fourth of the net receipts of mortuary premiums.

Are the officers and directors elected at annual meeting of members?
 Answer. Yes. Directors.
 If not, how are they selected?
 Answer. Officers by directors.
 Is a medical examination required before issuing certificates to applicants?
 Answer. Yes.
 Are certificates issued to persons other than the families or heirs of the member?
 Answer. No.
 Are assignments of certificates to other than such persons allowed?
 Answer. No.
 For what purposes are assessments made, and under what authority?
 Answer. To create a mortuary and reserve fund for payment of death claims, under authority of articles of incorporation and to collect the expense dues provided for in policy.
 What sum of money would an ordinary assessment for the payment of a single certificate produce in each class.
 Answer. Two thousand dollars.

ANNUAL STATEMENT

For the year ending December 31, 1893, of the condition of the

GUARANTY FUND LIFE ASSOCIATION.

Organized under the laws of the State of Iowa, made to the Auditor of the State of Iowa, pursuant to the laws of said State.

President, HON. JOSEPH R. REED,

Secretary, WILLIAM J. JAMESON.

[Incorporated October 28, 1889. Commenced business, January 1, 1890.]

Principal office, Masonic Temple, Council Bluffs, Iowa.

Attorney for service of process in Iowa, John Y. Stone.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 16,655.10

INCOME DURING THE YEAR 1893.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:
 Gross amount of membership fees required or represented by application, without deductions..... \$ 11,242.00
 Annual dues as per contract, without any deduction whatever..... None.
 Assessments: Mortuary, \$13,054.55; expense, \$4,360.90..... 17,415.55
 Total paid by members..... \$ 28,657.55
 Interest..... 635.08
 Advances to agents repaid..... None.
 Cash received from all other sources, viz: General fund..... 1,169.71
 Guarantee fund..... 4,378.00
 Advance assessments..... 644.65

Total income..... \$ 35,484.99

Total net resources..... \$ 52,140.09

DISBURSEMENTS DURING THE YEAR 1893.

Losses and claims (detailed schedule filed)..... \$ 9,000.00
 Advanced payments returned to rejected applicants..... None.
 Total paid to members..... \$ 9,000.00
 Commission and fees retained by or paid or allowed to agents on account of fees and dues..... \$ 11,242.00
 Commissions paid or allowed for collecting assessments..... 251.43
 Salaries of managers and agents not paid by commissions..... 1,800.00
 Salaries of officers, none; other compensation of officers..... None.
 Salaries and other compensation of office employees..... 1,477.00
 Medical examiner's fees, whether paid direct by members or otherwise..... 386.00
 Rent, in expense account; taxes, in expense account; advertising and printing, \$1,007.31..... 1,007.81
 All other items, viz: Postage..... 689.97
 Expense..... 1,257.58
 Assessments paid from advance assessments..... 645.04
 Travelling expense..... 250.00
 Total disbursements..... \$ 28,108.33
 Balance..... \$ 24,031.76

NET OR INVESTED ASSETS.

Guaranty fund notes..... \$ 7,749.50
 Loans on mortgages (first liens) on real estate..... 13,280.00
 Agents' ledger balances..... 829.89
 Cash in Citizens' State Bank..... 2,172.37
 Total net or invested assets less depreciation..... \$ 24,031.76

NON-INVESTED ASSETS.

Interest due, \$774.95; accrued, \$706.80..... \$ 1,571.75
 Total non-invested assets..... \$ 1,571.75
 Gross assets..... \$ 25,603.51

LIABILITIES.

Advance assessments..... \$ 56.61
 Total actual liabilities..... \$ 56.61
 Balance, net assets..... \$ 25,546.90

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due..... \$ 4,000.00
 Net amount due from members..... \$ 4,000.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due..... \$ 4,000.00
 Total contingent mortuary liabilities..... \$ 4,000.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1893.		BUSINESS IN IOWA DURING 1893.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1892.	1,212	\$ 1,212,000.00	493	\$ 496,000.00
Policies or certificates written during the year 1893.	3,265	3,265,000.00	1,605	1,605,000.00
Total	4,477	4,477,000.00	2,101	2,101,000.00
Deduct number and amount which have ceased to be in force during 1893.	1,609	1,609,000.00	746	746,000.00
Total policies or certificates in force December 31, 1893.	2,868	2,868,000.00	1,355	1,355,000.00
Losses and claims on policies or certificates unpaid December 31, 1892.				
Losses and claims on policies or certificates incurred during the year 1893.	13	13,000.00	9	9,000.00
Total	13	13,000.00	9	9,000.00
Losses and claims on policies or certificates paid during the year 1893.	9	9,000.00	5	5,000.00
Policies or certificates terminated by death during 1893.	13	13,000.00	9	9,000.00
Policies or certificates terminated by lapse during 1893.	1,596	1,596,000.00	737	737,000.00

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Three thousand dollars, based on certificates of one thousand dollars each.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No. Members are subject to additional assessments to meet any deficiency in mortuary fund.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. The expense of defending against unjust or unlawful death claims may be paid out of mortuary fund. All other expenses paid out of expense fund.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. On age at entry.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment?

Answer. Mortuary premiums are graded on American experience and combined actuary tables.

Has the society any emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Twelve thousand three hundred and fifty dollars.

For what purpose, how is it created and where deposited?

Answer. It is created to enable the association to meet extraordinary death losses and is made up from surplus mortuary fund and guaranty fund deposited with Auditor of State.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purposes are assessments made, and under what authority?

Answer. To pay death losses, for guaranty fund and for expense fund. Under articles of incorporation and laws of Iowa.

What sum of money would an ordinary assessment for the payment of a single certificate of \$1,000.00 produce?

Answer. Four thousand three hundred and twenty-eight dollars and forty cents.

ANNUAL STATEMENT

For the year ending December 31, 1893, of the condition of the

HARTFORD LIFE AND ANNUITY INSURANCE COMPANY,

Organized under the laws of the State of Connecticut, made to the Auditor of the State of Iowa pursuant to the laws of said State.

President, R. B. PARKER.

Secretary, STEPHEN BALL.

[Incorporated, May 1866. Commenced business of assessment insurance, January 1870.]

Principal office, 230 Asylum street, Hartford, Connecticut.

Attorney for service of process in Iowa—Auditor of State.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$1,280,557.53

INCOME DURING THE YEAR 1893.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application without deductions.....\$ 42,814.85
 Annual dues as per contract, without any deduction whatever. 246,842.60
 Assessments: Mortuary, \$1,095,321.54; expense, \$44,866.92..... 1,140,188.46
 Advance payments..... 8,763.58
 Received on account of safety or emergency fund..... 67,451.54

Total paid by members.....\$ 1,506,061.03
 Interest..... 49,859.65
 Advances to agents repaid..... 7.81
 (Assessments paid in advance..... 88,763.58.)

Total income.....\$ 1,555,628.49

Total net resources.....\$ 2,845,486.02

DISBURSEMENTS DURING THE YEAR 1893.

Losses and claims (detailed schedule filed).....	\$1,147,775.00
Advanced payments applied.....	12,165.33
Membership dividends applied.....	42,741.81
Total paid to members.....	\$1,202,682.14
Commissions paid or allowed for collecting assessments.....	97,353.25
Salaries of managers and agents not paid by commissions.....	39,996.08
Salaries of officers.....	13,603.88
Salaries and other compensation of office employees.....	48,756.72
Medical examiner's fees, whether paid direct by members or otherwise.....	22,416.26
Rent, \$5,607.72; taxes, \$18,544.90; advertising and printing, \$12,017.22.....	36,169.84
All other items, viz: Traveling expenses, \$11,297.35; postage, 11,298.00; law expenses, \$1,563.35; miscellaneous office expenses, \$11,599.78; dividends to stockholders, \$20,000.00.....	56,030.48
(Advanced assessments applied, included above.....)	\$12,165.33
Total expenses.....	\$314,335.51
Total disbursements.....	\$1,517,008.65
Balance.....	\$1,328,477.37

NET OR INVESTED ASSETS.

Loans on mortgages (first liens) on real estate.....	\$ 3,600
Cost value of bonds and stocks owned absolutely.....	89,456.68
Cash in office.....	1,923.66
Cash deposits in banks on emergency or reserve fund account: First National of Hartford \$69,889.30; United States Bank, \$18,648.00; Farmers and Mechanics National Bank of Hartford, \$18,909.39.....	106,846.69
All other deposits: Principal sum of the investments and cash deposited in trust with Security Company of Hartford as a safety, emergency or reserve fund.....	1,126,650.34
Total net or invested assets.....	\$1,328,477.37
Deduct depreciation of assets to bring same to market value.....	21,024.68
Total net or invested assets, less depreciation.....	\$1,307,452.69

NON-INVESTED ASSETS.

Interest due: \$28.00; accrued, \$614.77.....	642.77
Total non-invested assets.....	\$ 642.77
Gross assets.....	\$1,308,095.46

LIABILITIES.

Taxes due and accrued.....	\$ 10,450.21
Advance assessments.....	6,718.59
All other (not including contingent mortuary) viz: Mortality fund in hand.....	11,901.47
Total actual liabilities.....	\$ 29,070.27
Balance net assets.....	\$1,279,025.19

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, due and unpaid.....	286,695.51
Mortuary assessments, not yet called for losses unadjusted, \$80,000.00; resisted, \$2,000.....	91,000.00
Total due from members.....	\$ 377,695.51
Deduct estimated cost of collection.....	2,139.10
Net amount due from members.....	\$ 375,556.41

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 102).....	\$ 276,000.00
Losses in process of adjustment (number of claims, 29).....	74,000.00
Losses reported (number of claims, 1).....	15,000.00
Losses resisted (number of claims, 1).....	2,000.00
All other contingent liabilities, accumulated safety or reserve funds.....	1,136,754.28
Net valuation (by actuaries 4 per cent tables) of policies mentioned in answer to miscellaneous question.....	16,206.78
Total contingent mortuary liabilities.....	\$1,509,961.06

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1893.		BUSINESS IN IOWA DURING 1893	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1892.....	38,390	\$ 86,255,000.00	977	\$1,982,000.00
Policies or certificates written during the year 1893.....	6,173	12,505,000.00	69	138,500.00
Total.....	44,563	\$ 98,860,000.00	1,046	\$2,120,500.00
Deduct number and amount which have ceased to be in force during 1893.....	5,238	11,368,000.00	101	177,000.00
Total policies or certificates in force December 31, 1893.....	39,325	\$ 87,492,000.00	945	\$1,943,500.00
Losses and claims on policies or certificates unpaid December 31, 1892.....	115	372,500.00	2	4,000.00
Losses and claims on policies or certificates incurred during year 1893.....	425	1,165,000.00	13	23,000.00
Total.....	539	1,537,500.00	15	27,000.00
Losses and claims on policies or certificates paid during the year 1893.....	406	\$ 1,170,500.00	12	22,000.00
Policies or certificates terminated by death during 1893.....	468	\$ 1,165,000.00	13	23,000.00
Policies or certificates terminated by lapse during 1893.....	4,770	\$ 10,203,000.00	88	154,000.00

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Fifteen thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guaranty or premium is allowed any dividend or endowment return.

Answer. No, except that some policies are issued when the first seven years mortality payments are fixed by a quarterly advance charge based on 10 per cent loaded actuaries net term rates.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. None other than as provided by contract.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. None other than dividends from the reserve funds.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment?

Answer. According to age at date of levy by a table derived from the American and Actuaries Table of Mortality.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. One million one hundred and twenty-six thousand six hundred and fifty dollars and thirty-four cents.

For what purpose, how is it created and where deposited?

Answer. By a payment once only of \$10.00 per \$1,000.00 of amount insured. In Security Co. of Hartford, Conn.

Are the officers and directors elected at annual meeting of members?

Answer. No.

If not, how are they selected?

Directors by stockholders, officers by directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the members?

Answer. Yes.

Are assignments of certificates to other than such persons allowed?

Answer. It is required that beneficiaries have an insurable interest.

For what purpose are assessments made, and under what authority?

Answer. To pay the death loss and expenses.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. One thousand dollars for each \$1,000.00 certificate.

ANNUAL STATEMENT

For the year ending December 31, 1893, of the condition of the

IOWA LIFE AND ENDOWMENT ASSOCIATION.

Organized under the laws of the State of Iowa, made to the auditor of the State of Iowa, pursuant to the laws of said State.

President, C. P. SEARLE.

Secretary, JOHN M. HERRON.

[Incorporated, March 3, 1883. Commenced business, March 3, 1883.]

Principal office, Oskaloosa, Iowa.

Attorney for service of process in Iowa, C. P. Searle, Oskaloosa, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year \$ 18,762.98

INCOME DURING THE YEAR 1893.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application, without deductions \$ 488.00

Annual dues as per contract, without any deduction whatever. 1,127.00

Assessments: Mortuary 3,563.00

Medical examiners' fees paid by applicant. 61.00

Total paid by members \$ 5,239.00

Interest, \$188.20; rent, \$870.00 \$ 1,058.20
Cash received from all other sources, viz: Bills receivable, \$50.00; commissions, \$71.60; reinstatements, \$66.00; sundry items, \$12.02 208.62

Total income \$ 6,505.8

Total net resources \$ 25,268.80

DISBURSEMENTS DURING THE YEAR 1893.

Losses and claims (detailed schedule filed) \$ 5,302.82

Total paid to members \$ 5,302.82

Commission and fees retained by or paid or allowed to agents on account of fees and dues 488.00

Salaries of managers and agents not paid by commissions 940.00

Salaries of officers 1,172.50

Medical examiner's fees whether paid direct by members or otherwise 82.00

Taxes, \$217.30; advertising and printing, \$90.05 426.35

All other items, viz: Office expenses, \$154.43; furniture and fixtures, \$77.00; attorneys' fees, \$20.00; repairs to building, \$50.50; insurance, \$90.33; sundry items, \$35.75 437.01

(Total expense footings \$3,515.86)

Total disbursements \$ 8,908.68

Balance \$ 16,360.12

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances \$ 10,431.34

Loans on mortgages (first liens) on real estate 5,050.00

In president's hands as attorney for company 300.00

Bills receivable 67.00

Cash deposits in banks on emergency or reserve fund account:

Mahaska Co. State Bank 232.93

Furniture and fixtures 278.85

Total net or invested assets \$ 16,360.12

Deduct depreciation of assets to bring same to market value 278.85

Total net or invested assets, less depreciation \$ 16,081.27

NON-INVESTED ASSETS.

Rents due and accrued \$ 77.50

Market value of real estate over cost and incumbrances 1,568.66

Total non-invested assets \$ 1,646.16

Gross assets \$ 17,727.43

LIABILITIES.

Salaries, rents and office expenses due and accrued \$ 148.83

All other, not including contingent mortuary 130.12

Total actual liabilities \$ 278.95

Balance, net assets \$ 17,448.48

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due, \$ 2,030.00

Total due from members \$ 2,030.00

Net amount due from members \$ 2,030.00

CONTINGENT MORTUARY LIABILITIES.

Losses reported (number of claims, 3½) \$ 2,030.00

Total contingent mortuary liabilities \$ 2,030.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1893.		BUSINESS IN IOWA DURING 1893.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1892.....	630	\$2,230,500.00	630	\$2,230,500.00
Policies or certificates written, including 13 re-instatements, during the year 1893.....	74	277,500.00	74	277,500.00
Total.....	704	\$2,517,000.00	704	\$2,517,000.00
Deduct number and amount which have ceased to be in force during 1893.....	122	428,000.00	122	458,000.00
Total policies or certificates in force Dec. 31, 1893.....	582	\$2,089,000.00	582	\$2,089,000.00
Losses and claims on policies or certificates unpaid Dec. 31, 1892.....	3	1,890.00	3	1,890.00
Losses and claims on policies or certificates incurred during year 1893.....	9½	3,885.00	9½	3,885.00
Total.....	12½	\$ 5,775.00	12½	\$ 5,775.00
Losses and claims on policies or certificates paid during the year 1893.....	9	3,745.00	9	3,745.00
Policies or certificates terminated by death during 1893.....	10	28,500.00	10	28,500.00
Policies or certificates terminated by lapse and surrender during 1893.....	112	388,000.00	112	388,000.00

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. \$5,000 on whole and \$2,500 on half certificates.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return?

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims. If so, what amount and for what purpose?

Answer. Yes. From 10 to 40 per cent, according to age, is retained from each assessment and placed in the endowment fund.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or policies provided for?

Answer. Policies provide for payment of pro rata share of the endowment fund to the members at stated intervals.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Fixed sum.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment?

Answer. Fixed sum without regard to age.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. \$15,806.84.

For what purpose, how is it created and where deposited?

Answer. To be paid back to members at stated intervals. Created by retaining 10 to 40 per cent of all death assessments, interest and rents and consists of real estate and first mortgages on real estate.

Are the officers and directors elected at annual meeting of members.

Answer. Directors are.

If not, how are they selected?

Answer. Other officers chosen by the directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. Families, heirs and legatees.

Are assignments of certificates to other than such persons allowed?

Answer. Only where the assignee can be shown to have an insurable interest.

For what purposes are assessments made, and under what authority?

Answer. For paying death losses and annual dues; by authority of articles of incorporation.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. \$582.00.

ANNUAL STATEMENT

For the year ending December 31, 1893, of the condition of the

IOWA MASONS' BENEVOLENT SOCIETY.

Organized under the laws of the State of Iowa, made to the Auditor of the State of Iowa, pursuant to the laws of said State.

President, J. W. McMULLIN.

Secretary, F. H. LORING.

[Incorporated January 20, 1876. Commenced business March 16, 1876.]

Principal office, Oskaloosa, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year. \$ 21,827.95

INCOME DURING THE YEAR 1893.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application, without deductions.....\$ 1,459.00
Assessments: Mortuary, \$; expense, none..... 115,321.74
Medical examiner's fees paid by applicant..... 299.00

Total paid by members.....\$ 117,079.74

Interest, \$83.33; rent, \$1,923.67..... 2,007.00

Advances to agents repaid.....None.

Cash received from all other sources, viz: Bills receivable, \$280.85; re-issue certificates, \$22.00; increase in ledger credits, \$29.66; reduction in ledger debits; \$286.93; total..... 619.44

Assessments paid in advance.....None.)

Total income.....\$ 119,706.18

Total net resources.....\$ 141,534.13

DISBURSEMENTS DURING THE YEAR 1893.

Losses and claims (detailed schedule filed).....	\$ 86,000.00
Advanced payments returned to rejected applicants and returned to members.....	129.24
Total paid to members.....	\$ 86,129.24
Commission and fees retained by or paid or allowed to agents on account of fees and dues.....	802.50
Commissions paid or allowed for collecting assessments.....	4,921.37
Salaries of managers and agents not paid by commissions: Salaries, \$3,933.73; expenses, \$2,388.33; total.....	6,322.11
Salaries of officers, \$1,650.00; other compensation of officers, \$183.00; total.....	1,833.00
Salaries and other compensation of office employees.....	835.70
Medical examiner's fees, whether paid direct by members or otherwise.....	290.00
Rent, none; taxes, \$34.30; advertising and printing, \$689.86.....	1,124.16
All other items.....	1,807.78
(Advanced assessments, included above..... None.)	
(Total expenses..... \$17,945.62.)	
Total disbursements.....	\$ 104,074.86
Balance.....	\$ 37,459.27

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances....	\$ 30,715.88
Loans and mortgages (first liens) on real estate.....	None.
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	None.
Cost value of bonds and stocks owned absolutely.....	None.
Agents' ledger balances and bills receivable.....	404.59
Cash in office.....	741.74
Cash deposits in banks on emergency or reserve fund account: In treasurer's hands, reserve or permanent fund, \$803.16; in treasurer's hands for all other purposes, \$1,703.90.....	5,507.06
Total net or invested assets.....	\$ 37,459.27
Deduct depreciation of assets to bring same to market value.....	None.
Total net or invested assets, less depreciation.....	\$ 37,459.27

NON-INVESTED ASSETS.

(None.)

LIABILITIES.

Losses adjusted, due and unpaid (number of claims, 7).....	\$ 14,000.00
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money, none; interest accrued on same.....	None.
Advance assessments, none; bonus or dividend obligations.....	None.
All other (not including contingent mortuary), viz: Ledger accounts.....	315.88
Total actual liabilities.....	\$ 14,315.88
Balance net assets.....	\$ 23,143.39

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	None.
Mortuary assessments, due and unpaid.....	\$ 9,000.00
Mortuary assessments, not yet called for losses unadjusted.....	42,000.00
Resisted, none; reported, \$.....	14,000.00
Total due from members.....	\$ 65,000.00
Deduct estimated cost of collection.....	6,500.00
Net amount due from members.....	\$ 58,500.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due, (number of claims, 7).....	\$ 14,000.00
Losses in process of adjustment, (number of claims, 14).....	28,000.00
Losses reported, (number of claims, 7).....	14,000.00
Losses resisted, (number of claims, none).....	None.
Total contingent mortuary liabilities.....	\$ 56,000.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1893.		BUSINESS IN IOWA DURING 1893.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1892.....	4,075	\$8,028,000.00	2,691	\$5,326,000.00
Policies or certificates written during the year 1893.....	292	483,300.00	235	415,000.00
Total.....	4,367	\$8,511,000.00	2,926	\$5,741,000.00
Deduct number and amount which have ceased to be in force during 1893.....	472	897,000.00	292	558,000.00
Total policies or certificates in force December 31, 1893.....	3,895	\$7,614,000.00	2,634	\$5,183,000.00
Losses and claims on policies or certificates unpaid December 31, 1892.....	14	28,000.00		
Losses and claims on policies not reported until 1893.....	2	4,000.00	10	20,000.00
Losses and claims on policies or certificates incurred during year 1893.....	62	124,000.00	49	98,000.00
Total.....	78	\$ 156,000.00	59	\$ 118,000.00
Losses and claims on policies or certificates paid during the year 1893.....	43	86,000.00	23	56,000.00
Policies or certificates terminated by death during 1893.....	52	104,000.00	49	98,000.00
Policies or certificates terminated by lapse during 1893.....	429	811,000.00	265	504,000.00

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Two certificates of two thousand dollars each.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Twenty cents per member on each death assessed for is used as general fund, for all purposes, balance is mortuary fund.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded by classes according to age at entry.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment?

Answer. Age at entry.

Has the society an emergency or reserve fund?

Answer. Yes, called permanent fund.

What is the amount thereof?

Answer. \$31,619.04.

For what purpose, how is it created and where deposited?

Answer. ARTICLE XI.—Permanent Fund. SECTION 1.—A permanent fund shall be raised in the following manner: First, from admission fees; second, from that portion of the assessments not used for the payment of benefits. Which fund shall be securely invested by the board of directors, and shall be for the following purposes: First—To insure stability and perpetuity; to make up the deficit caused by those who fail to pay assessments and for whom benefits have been paid,—and to provide for other contingencies that may arise. Second—To pay for medical examinations, printing, and all other necessary expenses of management. Third—To pay benefits without an assessment whenever the board of directors may determine that the same can be done consistently with the interests of the society; provided, that in case of such payment the secretary shall notify all the members of the division where the same has been paid, of the decease of the member, and the manner in which the benefit has been paid. \$30,715.88 invested in real estate. \$903.16 deposited in bank.

Are the officers and directors elected at annual meeting of members? If not, how are they selected?

Answer. There are nine directors, three of whom are elected annually by the members at annual meeting, for a term of three years. All officers are elected by directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Are assignments of certificates to other than such persons allowed?

Answer. We conform to the law of Iowa in regard to this.

For what purposes are assessments made, and under what authority?

Answer. To pay losses and expenses under the direction of the officers and by authority of the by-laws of the society, with the approval of the directors.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. All classes assessed on same death. Thirty-five hundred dollars.

ANNUAL STATEMENT

For the year ending December 31, 1893, of the condition of the

IOWA MUTUAL BENEFIT ASSOCIATION.

Organized under the laws of the State of Iowa, made to the Auditor of the State of Iowa, pursuant to the laws of said State.

President, G. R. STRUBLE.

Secretary, L. E. BAKER.

[Incorporated January 17, 1882. Commenced business April 8, 1882.]

Reorganized November 19, 1885.

Principal office, Toledo, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 29,797.96

INCOME DURING THE YEAR 1893.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application, without deduction.....	\$ 778.00
Annual dues as per contract, without any deduction whatever.....	5,906.50
Assessments: Mortuary, \$29,903.51: expense, \$592.86.....	30,496.37
Reinstatement fees.....	3,110.95
Medical examiner's fees paid by applicant (no means of knowing); reserve guaranty notes.....	250.00
Total paid by members.....	\$ 40,541.82
Interest, \$82.93; rent, \$100.....	1,282.90
Advances to agents repaid.....	None.
Cash received from all other sources, viz: Heat.....	100.00
(Assessments paid in advance.....)	None.)

Total income..... \$ 41,934.72

Total net resources..... \$ 71,722.68

DISBURSEMENTS DURING THE YEAR 1893.

Losses and claims (detailed schedule filed).....	\$ 23,783.32
Advanced payments returned to rejected applicants.....	None.

Total paid to members.....	\$ 23,783.32
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	1,213.69
Commissions paid or allowed for collecting assessments.....	759.30
Salaries of managers and agents not paid by commissions.....	3,878.80
Salaries of officers.....	5,433.28
Salaries and other compensation of office employees.....	1,000.00
Medical examiner's fees, whether paid direct by members or otherwise (no means of knowing).....	
Taxes, \$91; advertising and printing, \$537.98.....	648.98
Advanced to officers and agents to be repaid out of future salaries or commissions.....	None.
All other items, viz: Attorneys' fees, adjusting losses, postage, sundries, telegrams, freight, travelling expenses, State authorities, repairs, insurance, library, fuel, lights, bills payable and interest.....	2,800.60
Total expenses.....	(\$15,743.65)

Total disbursements..... \$ 39,526.97

Balance..... \$ 32,195.71

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances.....	\$ 12,271.41
Loans on mortgages (first liens) on real estate.....	18,650.00
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	None.
Cost value of bonds and stocks owned absolutely.....	None.
Agents' ledger balances.....	None.
Cash in office.....	1,274.30
Cash deposits in banks on emergency or reserve fund account.....	None.
All other deposits.....	None.

Total net or invested assets..... \$ 32,195.71

Deduct depreciation of assets to bring same to market value and agents' balance unsecured..... None.

Total net or invested assets, less depreciation..... \$ 32,195.71

NON-INVESTED ASSETS.

Interest due, none; accrued, \$613.66.....	\$ 613.66
Rents due, none; accrued.....	None.
Market value of real estate over cost and incumbrances.....	None.
Market value of bonds and stocks over cost.....	None.
Total non-invested assets.....	\$ 613.66
Gross assets.....	\$ 32,809.37

LIABILITIES.

Losses due and unpaid (number of claims, 1).....	\$ 1,500.00
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	100.00
Borrowed money, none; interest accrued on same.....	None.
Advance assessments, none; bonus or dividend obligations.....	None.
All other (not including contingent mortality).....	None.
Total actual liabilities.....	\$ 1,600.00
Balance, net assets.....	\$ 31,209.37

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	None.
Mortuary assessments, due and unpaid.....	None.
Mortuary assessments, not yet called for losses unadjusted, \$16,000; resisted, \$2,000; reported, none.....	18,000.00
Total due from members.....	\$ 18,000.00
Deduct estimated cost of collection.....	1,800.00
Net amount due from members.....	\$ 16,200.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, ..).....	None.
Losses in process of adjustment (number of claims, ..).....	None.
Losses reported (number of claims, 12).....	14,500.00
Losses resisted (number of claims, 1).....	2,000.00
Total contingent mortuary liabilities.....	\$ 16,500.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS of 1893.		BUSINESS IN IOWA DURING 1893.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1892.	1,383	\$ 3,869,000.00	1,052	\$ 1,852,000.00
Policies or certificates written during year 1893..	144	279,000.00	23	39,000.00
Total	2,127	\$ 4,148,000.00	1,075	\$ 1,891,000.00
Deduct number and amount which have ceased to be in force during 1893.....	142	273,000.00	103	250,000.00
Total policies or certificates in force Decem- ber 31, 1893.....	1,985	\$ 3,875,000.00	972	\$ 1,641,000.00
Losses and claims on policies or certificates un- paid December 31, 1892.....	13	\$ 18,000.00	8	9,500.00
Losses and claims on policies or certificates in- curred during year 1893.....	19	24,500.00	13	15,500.00
Total.....	32	\$ 42,500.00	21	\$ 25,000.00
Losses and claims on policies or certificates paid during the year 1893.....	18	\$ 23,783.32	13	\$ 16,500.00
Policies or certificates terminated by death dur- ing 1893.....	19	24,500.00	13	15,500.00
Policies or certificates terminated by lapse dur- ing 1893.....	123	248,500.00	90	234,500.00

MISCELLANEOUS QUESTIONS.

1. What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Three thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. None other than as per contract with members.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No. Certificates provide for division of reserve fund in twelve years.

In levying mortuary assessments are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. According to age by a table deduced from American and Actuaries tables of mortality.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. \$12,956.41.

For what purpose, how is it created, and where deposited?

Answer. Invested in building, \$12,571.41; real estate loans deposited with State Auditor, \$18,650.00; cash in hands of treasurer, \$1,135.00.

Are the officers and directors elected at annual meeting of members?

Answer. Directors are.

If not, how are they selected?

Answer. Officers are elected by the directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purposes are assessments made, and under what authority?

Answer. By authority of the Board of Directors and for the purposes expressed in the notices thereof.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. \$2,933.93.

ANNUAL STATEMENT

For the year ending December 31, 1893, of the condition of the

MASONIC AID ASSOCIATION OF DAKOTA.

Organized under the laws of the Territory of Dakota, made to the Auditor of the State of Iowa, in pursuance of the laws of said State.

President, LEVI B. FRENCH.

Secretary, GILBERT F. STEVENSON.

[Incorporated, March, 1886. Commenced business, December, 1886.]

Principal office, Yankton, South Dakota.

Attorney for service of process in Iowa—C. E. Goetz, Sioux City.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 11,473.86

INCOME DURING THE YEAR 1893.

Gross amount paid by members to the Association or its agents without deductions for commissions or other expenses as follows:
Gross amount of membership fees required or represented by application, without deductions..... \$ 3,782.00
Annual dues as per contract, without any deduction whatever..... None.
Assessments: Mortuary, \$..... expense..... 44,151.66
Total paid by members..... \$ 47,933.66
Interest, \$.....; rent..... None.
Advances to agents repaid..... None.
Cash received from all other sources, viz:..... None.
(Assessments paid in advance..... \$496.10)

Total income..... \$ 47,933.66

Total net resources..... \$ 59,407.52

DISBURSEMENTS DURING THE YEAR 1893.

Losses and claims..... \$ 31,000.00
Advanced payments returned to rejected applicants (Fees returned without being included in income).....
Total paid to members..... \$ 31,000.00
Commissions and fees retained by or paid or allowed to agents on account of fees and dues..... \$ 3,782.00
Commissions paid or allowed for collecting assessments..... None.
Salaries of managers and agents not paid by commissions..... None.
Salaries of officers, \$1,330.00; other compensation of officers, \$215.20..... 1,545.20
Salaries and other compensation of office employees..... 1,200.00

Medical examiner's fees, whether paid direct by members or otherwise, not reported.....

Rent, \$306.00; taxes, \$228.23; advertising and printing, \$296.29... \$ 829.52

Advanced to officers and agents to be repaid out of future salaries or commissions..... None.

All other items, viz: postage, \$89.40; all other items, \$262.77... 1,152.17

(Total expense footings..... \$8,508.80)

Total disbursements..... \$ 30,508.80

Balance..... \$ 19,898.63

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances..... None

Loans on mortgages (first liens) on real estate..... \$ 5,650.00

Loans secured by pledge of bonds, stocks or other marketable collaterals..... \$ 3,500.00

Agents' ledger balances..... None.

Cash in office..... 496.10

Cash deposits in banks on emergency or reserve fund account:

Claim against defunct bank of G. R. Scougel & Co., in process of adjustment..... 5,978.78

Cash in First National Bank..... \$ 4,073.75

Total net or invested assets..... \$ 19,898.63

Deduct depreciation of assets to bring same to market value and agents' balance unsecured..... 5,978.78

Total net or invested assets less depreciation..... \$ 13,919.85

NON-INVESTED ASSETS.

(None.)

Gross assets..... \$ 13,919.85

LIABILITIES.

Losses adjusted, due and unpaid (number of claims, none)..... None.

Taxes due and accrued..... None.

Salaries, rents and office expenses due and accrued..... None.

Advance assessments, \$496.10; bonus or dividend obligations..... None \$ 496.10

Total actual liabilities..... \$ 496.10

Balance net assets..... \$ 13,423.75

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

(None.)

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims,)..... \$ 1,000.00

Total contingent mortuary liabilities..... \$ 1,000.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1893.		BUSINESS IN IOWA DURING 1893.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1892.....	3,626	\$6,155,000.00		
Policies or certificates written during the year 1893..	657	1,080,000.00	112	\$ 174,000.00
Total.....	4,283	\$7,235,000.00		
Deduct number and amount which have ceased to be in force during 1893.....	408		12	20,000.00
Total policies or certificates in force Decem- ber 31, 1893.....	3,875	\$6,539,000.00	100	\$ 154,000.00
Losses and claims on policies or certificates unpaid December 31, 1892.....	None	None	None	None
Losses and claims on policies or certificates incurred during year 1893.....	19	\$ 32,000.00	None	None
Total.....	19	\$ 32,000.00		
Losses and claims on policies paid during the year 1893.....	18	\$ 31,000.00		
Policies or certificates terminated by death during 1893.....	19	32,000.00	None	None
Policies or certificates terminated by lapse during 1893.....	389	606,000.00	12	20,000.00

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Two certificates aggregating \$5,000.00.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No. The association only agrees to pay as many dollars as there are members, not exceeding the limit of the certificates.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. A sum equal to about 20 per cent of the gross receipts is used for expense and sinking fund.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

In levying mortuary assessments are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment?

Answer. Graded at entry and raised after ten years.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Ten thousand and fifty-two dollars and fifty-three cents.

For what purpose, how is it created and where deposited?

Answer. To pay losses when the death rate is more than ordinary.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made, and under what authority?

Answer. To pay death claims, as soon after receipt of proofs of death as possible.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Two thousand dollar class, \$3,650. One thousand dollar class, \$1,300.

ANNUAL STATEMENT

For the year ending December 31, 1893, of the condition of the

MASONS' AND ODD FELLOWS' UNION AID ASSOCIATION.

Organized under the laws of the State of Iowa, made to the Auditor of the State of Iowa, pursuant to the laws of said State.

President, W. H. NORRIS.

Secretary, M. BEHLER.

[Incorporated May 12, 1893. Commenced business, June 29, 1893.]

Principal office, Manchester, Iowa.

INCOME DURING THE YEAR 1893.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application, without deductions.....\$ 1,006.75
Annual dues as per contract, without any deduction whatever.....\$ 453.00
Assessments: Mortuary, \$350.61; expense, \$38.05.....389.56
Medical examiner's fees paid by applicant.....211.00

Total paid by members.....\$ 2,150.31

Interest, none; Rent.....None.

Advances to agents repaid.....None.

Cash received from all other sources, viz:

Change of beneficiary.....3.00

Advanced by officers.....928.06

Assessments paid in advance.....None.

Total income.....\$ 3,081.37

Total net resources.....\$ 3,081.37

DISBURSEMENTS DURING THE YEAR 1893.

Losses and claims.....None.

Advanced payments returned to rejected applicants.....\$ 36.00

Total paid to members.....\$ 36.00

Commission and fees retained by or paid or allowed to agents

on account of fees and dues.....146.00

Commissions paid or allowed for collecting assessments.....19.45

Salaries of managers and agents not paid by commissions.....None.

Salaries of officers, none; other compensation of officers.....None.

Salaries and other compensation of office employees.....338.00

Medical examiner's fees, whether paid direct by members or otherwise.....	\$ 531.75
Rent, \$44.00; taxes, none; advertising and printing, \$228.41.....	272.41
Advanced to officers and agents to be repaid out of future salaries or commissions.....	None.
All other items, viz:	
Postage, \$81.28; traveling expenses, \$202.90.....	287.18
Two safes, \$300.00; office furniture, \$235.00.....	525.00
Supplies, \$495.46; fire insurance, \$7.12.....	502.58
Advance assessments applied, included above.....	None.
(Total expense footings.....)	\$2,622.37
Total disbursements.....	\$ 2,658.37
Balance.....	\$ 423.00

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances.....	None.
Loans on mortgages (first liens) on real estate.....	None.
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	None.
Cost value of bonds and stocks owned absolutely.....	None.
Agents' ledger balances.....	None.
Cash deposits in banks on emergency or reserve fund account—	
Deposit First National Bank, Manchester.....	\$ 72.39
Deposit in Delaware County State Bank, Manchester.....	350.61
Total net or invested assets.....	\$ 423.00
Total net or invested assets, less depreciation.....	\$ 423.00

NON-INVESTED ASSETS.

(None.)

LIABILITIES.

Losses adjusted, due and unpaid (number of claims.....)	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money, \$928.06; (advanced by officers for purpose of organization).....	\$ 928.06
Advance assessments, none; bonus or dividend obligations.....	None.
Total actual liabilities.....	\$ 928.06

CONTINGENT MORTUARY ASSETS (OR RESOURCES.)

(None.)

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims 1).....	\$ 350.61
Total contingent mortuary liabilities.....	\$ 350.61

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1893.		BUSINESS IN IOWA DURING 1893.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1892.....	None	None	None	None
Policies or certificates written during the year 1893.....	461	\$ 785,000.00	461	\$ 785,000.00
Total.....	461	\$ 785,000.00	461	\$ 785,000.00
Deduct number and amount which have ceased to be in force during 1893.....	9	16,000.00	9	16,000.00
Total policies or certificates in force December 31, 1893.....	452	\$ 769,000.00	452	\$ 769,000.00
Losses and claims on policies or certificates unpaid December 31, 1892.....	None	None	None	None
Losses and claims on policies or certificates incurred during year 1893.....	1	350.61	1	350.61
Total.....	1	\$ 350.61	1	\$ 350.61
Losses and claims on policies or certificates paid during the year 1893.....	None	None	None	None
Policies or certificates terminated by death during 1893.....	1	2,000.00	1	2,000.00
Policies or certificates terminated by lapse during 1893.....	8	14,000.00	8	14,000.00

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Two thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Yes. Ten per cent for expenses.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment?

Answer. Graded on age at entry.

Has the society an emergency or reserve fund?

Answer. No.

What is the amount thereof?

Answer. None.

Are the officers and directors elected at annual meeting of members? If not, how are they selected?

Answer. Directors are elected at the annual meetings of the members, and officers are elected by the board of directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purposes are assessments made, and under what authority?

Answer. To pay death losses and by authority of the articles of incorporation and order of the board of directors.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Three hundred and fifty dollars and sixty-one cents.

ANNUAL STATEMENT

For the year ending December 31, 1893, of the condition of the

MASSACHUSETTS BENEFIT LIFE ASSOCIATION.

Organized under the laws of the State of Massachusetts made to the Auditor of the State of Iowa, pursuant to the laws of said State.

President, GEO. A. LITCHFIELD.

Secretary, E. S. LITCHFIELD.

[Incorporated, February 8, 1878. Commenced business, October 13, 1879.]

Principal office, 53 State St., Boston.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year.... \$1,008,007.55

INCOME DURING THE YEAR 1893.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by

application, without deductions \$ 180,415.43

Annual dues as per contract, without any deduction whatever. 286,113.38

Assessments: Mortuary, reserve and expense. 1,790,459.40

Total paid by members..... \$2,256,988.21

Interest..... 29,184.86

Sundries..... 937.80

Total income..... \$2,287,110.87

Total net resources..... \$3,295,118.42

DISBURSEMENTS DURING THE YEAR 1893.

Losses and claims (detailed schedule filed)..... \$1,511,868.72

Dividends paid to policy holders..... 174,533.86

Total paid to members..... \$1,686,402.58

Commission and fees retained by or paid or allowed to agents on account of fees and dues..... 333,633.73

Commissions paid or allowed for collecting assessments..... 3,368.97

Salaries of officers..... 31,700.00

Salaries and other compensation of office employees..... 18,857.66

Medical examiner's fees, whether paid direct by members or otherwise..... 26,215.51

Rent, \$4,451.50; taxes, \$7,396.25; advertising and printing, \$28,258.76 \$ 40,106.51

All other items, viz: Postage, \$9,457.84; agency expenses, \$35,623.01; traveling expenses, \$3,331.26; legal expenses, \$13,835.17; Sundries, \$7,821.13..... 75,068.41

Total disbursements..... \$2,215,353.37

Balance..... \$1,079,765.05

NET OR INVESTED ASSETS.

Loans on mortgages (first liens) on real estate..... \$ 358,960.89

Loans secured by pledge of bonds, stocks or other marketable collaterals..... 40,653.12

Cost value of bonds and stocks owned absolutely..... 296,142.33

Loans on approved claims..... 98,467.57

Agents' ledger balances..... 30,186.23

Cash in office..... 18,765.79

Bankers' acceptances..... 6,670.74

Cash deposits in banks on emergency or reserve fund account:

First Ward National, \$5,000; Winnisimmet National, \$5,000;

Granite National, \$3,000; Lincoln National, \$203,098.50; State

Treasurer, \$844; Insurance Department of Missouri, \$1,000..... 221,942.50

All other deposits:

Lincoln National, \$3,333.50; International Trust Company,

\$4,052.29..... 7,975.88

Total net or invested assets..... \$1,079,765.05

Total net or invested assets, less depreciation..... \$1,079,765.05

NON-INVESTED ASSETS.

Interest due and accrued..... \$ 8,182.72

Market value of bonds and stocks over costs..... 3,731.42

Total non-invested assets..... \$ 11,914.14

Gross assets..... \$1,091,679.19

LIABILITIES.

Balance, net assets..... \$1,091,679.19

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....

Mortuary assessments, due and unpaid.....

Mortuary assessments, not yet called for losses unadjusted, resisted and reported..... } \$ 580,000.00

Net amount due from members..... \$ 580,000.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 67)..... \$ 215,278.61

Losses in process of adjustment (number of claims, 32)..... 103,045.00

Losses reported (number of claims, 31)..... 80,000.00

Losses resisted (number of claims, 6)..... 23,000.00

Total contingent mortuary liabilities..... \$ 424,323.61

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1893.		BUSINESS IN IOWA DURING 1893.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1892	34,343	\$105,178,000.00	34	\$ 80,900.00
Policies or certificates written during the year 1893	5,990	14,271,750.00	8	9,000.00
Total	40,333	\$119,449,750.00	42	\$ 89,900.00
Deduct number and amount which have ceased to be in force during 1893	5,299	14,068,175.00	1	2,000.00
Total policies or certificates in force Dec. 31, 1893	35,034	\$105,381,605.00	41	\$ 87,900.00
Losses and claims on policies or certificates unpaid December 31, 1892	113	395,150.00		
Losses and claims on policies incurred—by disability	98	66,747.64		
Losses and claims on policies or certificates incurred by death, during year 1893	457	1,543,900.00	1	2,000.00
Total	668	\$ 2,005,797.64	1	\$ 2,000.00
Losses and claims on policies or certificates paid during the year 1893	532	1,581,474.03	1	2,000.00
Policies terminated by disability	105	208,000.00		
Policies or certificates terminated by death during 1893	518	1,563,900.00	1	2,000.00
Policies or certificates terminated by lapse during 1893	4,640	12,236,275.00		

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. \$20,000.00.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. Policies written for fixed amount. All premiums and emergency and reserve fund held for their payment.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Yes. Not exceeding 1.30 of 1 per cent bi-monthly on amount insured for expenses.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No. Except to return any overpayment which experience shall show to have been made.

—In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? Graded. If mortality tables are used, please name them, and state if assessments are levied on age at entry or on age at date of assessment?

Answer. Nearly like American tables. Age at entry.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. \$1,027,796.08.

For what purpose, how is it created and where deposited?

Answer. To guarantee payment of policies in full created by loading mortuary rates 33½ per cent. Deposited with State Treasurer and authorized banks of deposit and investments authorized by law.

Are the officers and directors elected at annual meeting of members?

Answer. No.

If not, how are they selected?

Answer. Biennially by active members.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. Only those having an insurable interest.

For what purposes are assessments made, and under what authority?

Answer. Mortuary reserve and expenses. By authority of board of directors.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. \$380,000.00.

ANNUAL STATEMENT

For the year ending December 31, 1893, of the condition of the

METROPOLITAN ACCIDENT ASSOCIATION.

Organized under the laws of the State of Illinois, made to the Auditor of the State of Iowa, pursuant to the laws of said State.

President, H. G. SAVAGE.

Secretary, O. H. BUNKER.

[Incorporated January 20, 1885. Commenced business January 20, 1885.]

Principal office, 160 Jackson street, Chicago, Illinois.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year \$ 13,061.82

INCOME DURING THE YEAR 1893.

Gross amount paid by members of the association or its agents without deduction for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application, without deductions \$ 28,845.00

Assessments: Mortuary...\$39,217.78; expense...\$30,377.28 71,595.06

Total income \$ 100,440.06

Total net resources \$ 113,501.88

DISBURSEMENTS DURING THE YEAR 1893.

Losses and claims (detailed schedule filed) \$ 29,102.60

Advanced payments returned to rejected applicants 233.91

Total paid to members 29,336.51

Commission and fees retained by or paid or allowed to agents on account of fees and dues 34,787.46

Commissions paid and allowed for collecting assessments 1,235.75

Salaries of managers and agents not paid by commissions 4,769.73

Salaries of officers 8,000.00

Salaries and other compensation of office employees 5,989.99

Medical examiners' fees, whether paid direct by members or otherwise 378.61

Rent, \$1,000; taxes, \$385.38; advertising and printing \$3,141.46. 4,565.84

All other items, viz: postage, \$1,467.57; legal expenses, \$292.35; directors, \$113.50; advertising, \$1,419.06; suspense account, \$490.98; advance on printing, \$167.31; furniture, \$141.40; forfeiture, \$123.32; traveling expenses, \$2,134.12; miscellaneous expenses, \$1,057.26.....	\$ 7,406.87
(Total expenses, footing.....)	\$67,133.65)
Total disbursements.....	\$ 96,470.16
Balance.....	\$ 17,031.72
NET OR INVESTED ASSETS.	
Cash in office.....	\$ 1,143.60
Cash deposits in banks on emergency or reserve fund account.....	15,883.06
Total net or invested assets.....	17,031.72
Total net or invested assets, less depreciation.....	\$ 17,031.72
NON-INVESTED ASSETS.	
(None.)	
LIABILITIES.	
Salaries, rents, and office expenses due and accrued.....	\$ 1,335.27
Total actual liabilities.....	1,335.27
Balance, net assets.....	\$ 15,696.45
CONTINGENT MORTUARY ASSETS (OR RESOURCES).	
Mortuary assessments called, and not yet due.....	\$ 17,467.26
Total due from members.....	\$ 17,467.26
Deduct estimated cost of collection.....	1,746.72
Net amount due from members.....	\$ 15,720.54
CONTINGENT MORTUARY LIABILITIES.	
Losses reported (number of claims, 65).....	\$ 2,419.57
Losses resisted (number of claims, 1).....	300.00
Total contingent mortuary liabilities.....	\$ 2,719.57

EXHIBITS OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1893.		BUSINESS IN IOWA DURING 1893.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31, 1892....	4,741	\$ 3,890,250.00	468	\$ 811,000.00
Policies or certificates written during the year 1893.....	7,612	10,387,300.00	1,125	1,159,400.00
Total.....	12,353	\$ 20,187,550.00	1,593	\$ 2,000,400.00
Deduct number and amount which have ceased to be in force during 1893.....	6,327	8,582,300.00	848	875,400.00
Total policies or certificates in force December 31, 1893.....	6,026	\$ 11,605,250.00	745	\$ 1,125,000.00
Losses and claims on policies or certificates unpaid Dec. 31, 1892.....	36	\$ 1,200.00		
Losses and claims on policies or certificates incurred during year 1893.....	1,193	29,102.60	137	3,076.76
Total.....	1,229	\$ 20,302.60	137	\$ 3,076.76
Losses and claims on policies or certificates paid during year 1893.....	1,163	29,102.60	137	3,076.76
Policies or certificates terminated by death during 1893.....	3	11,000.00	1	1,000.00
Policies or certificates terminated by lapse during 1893.....	6,324	8,571,250.00	847	874,400.00

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Five thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. No.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

In levying mortuary assessments are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment?

Answer. Three dollars each.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Five thousand dollars.

For what purpose, how is it created and where deposited?

The amount in indemnity fund is never allowed to go below \$5,000. Deposited in bank.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

Is a medical examination required before issuing a certificate to applicants?

Answer. No.

For what purposes are assessments made, and under what authority?

Answer. Mortuary, indemnity and expense. By board of directors.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Eighteen thousand seventy-eight dollars.

ANNUAL STATEMENT

For the year ending December 31, 1893, of the condition of the

MINNESOTA SCANDINAVIAN RELIEF ASSOCIATION,

Organized under the laws of the State of Minnesota made to the Auditor of the State of Iowa, pursuant to the laws of said State.

President, HON. PETER NELSON.

Secretary, A. G. ROSING.

[Incorporated, February 14, 1879.

Commenced business, February 17, 1879.]

Principal office, Red Wing, Minnesota.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 21,790.01

INCOME DURING THE YEAR 1903.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:	
Gross amount of membership fees required or represented by application, without deductions.	\$ 6,320.00
Annual dues as per contract, without any deduction whatever.	None.
Assessments: Mortuary, \$58,004.90; expense, \$7,905.47; reserve fund, \$9,354.28.	75,264.65
Medical examiners fees paid by applicant.	None.
Total paid by members.	\$ 81,584.65
Interest, \$751.28; rent, none.	751.28
Advances to agents repaid.	None.
Cash received from all other sources, viz: Over-payments on assessments, \$494.63; fees for reductions of policies, etc., \$65.00; exchange, \$51.85; dues on assessments, \$256.91; returned over-charge on expressage, \$11; members ledger balances, \$39.94.	904.84
Total income.	\$ 83,240.77
Total net resources.	\$ 104,999.78

DISBURSEMENTS DURING THE YEAR 1903.

Losses and claims (detailed schedule filed).	\$ 56,400.00
Advanced payments returned to rejected applicants, \$1.90; members' ledger balances, \$15.17.	20.07
Total paid to members.	\$ 56,420.07
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.	4,628.00
Commissions paid or allowed for collecting assessments.	None.
Salaries of managers and agents not paid by commissions.	2,154.52
Salaries of officers, \$1,200 (secretary). Other compensation of officers, \$300.55 (medical director).	1,500.55
Salaries and other compensation of office employees.	1,315.00
Medical examiner's fees, whether paid direct by members or otherwise.	1,692.00
Rent, fuel and gas, \$405.75; taxes, \$64.28; advertising and printing, \$609.14.	1,469.17
Advanced to officers and agents to be repaid out of future salaries or commissions.	None.
All other items, viz: State fees and public annual statements and agents' licenses, \$193.16; envelopes, postage and stationery, \$174.79.	369.95
Traveling expenses, \$169.25; books, \$18.05; sprinkling street and expressage, \$25.91; attorney's fees, \$33.00; inventory repairs, \$24.45.	314.67
Applied of over-payments on assessments, \$480.95; exchange, \$54.30; dues on assessments charged, \$379.33.	814.48
Reduction account, \$4.10; amortisement on premiums of two Red Wing city bonds, \$20.00; diverse, \$6.29.	50.39
(Total expense footings.	\$14,257.73)
Total disbursements.	\$ 70,577.80
Balance.	\$ 34,321.98

NET OR INVESTED ASSETS.

Cost value of real estate, exclusive of incumbrances.	None.
Loans on mortgages (first liens) on real estate.	\$ 3,000.00
Loans secured by pledge of bonds, stocks or other marketable collaterals.	None.
Cost value of bonds and stocks owned absolutely.	18,260.00
Members' ledger balances.	39.94

Cash in office of treasurer.	\$ 1,282.04
Cash deposits in banks on emergency for reserve fund account:	
First National Bank of Red Wing, Minn. (reserve fund).	7,740.00
First National Bank of Red Wing, Minn. (benefit fund).	4,000.00
All other deposits.	None.
Total net or invested assets.	\$ 34,321.98
Deduct depreciation of assets to bring same to market value.	None.
Total net or invested assets, less depreciation.	\$ 34,321.98

NON-INVESTED ASSETS.

Interest due, none; accrued, \$586.25.	\$ 586.25
Rents due, none; accrued.	None.
Market value of real estate over cost and incumbrances.	None.
Market value of bonds and stocks over cost.	None.
Total non-invested assets.	\$ 586.25
Gross assets.	\$ 34,908.23

LIABILITIES.

Losses adjusted, due and unpaid (number of claims 2).	\$ 4,000.00
Taxes due and accrued.	None.
Salaries, rents and office expenses due and accrued.	None.
Borrowed money, none; interest accrued on same.	None.
Advance assessments, none; bonus or dividend obligations.	None.
All other (not including contingent mortuary) viz: Members' ledger balances.	191.91
Total actual liabilities.	\$ 4,191.91
Balance net assets.	\$ 30,716.32

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.	None.
Mortuary assessments, due and unpaid.	None.
Mortuary assessments, not yet called for losses unadjusted, \$15,500.00; resisted, none.	\$ 15,500.00
Mortuary assessments reported.	2,000.00
Total due from members.	\$ 17,500.00
Deduct estimated cost of collection.	None.
Net amount due from members.	\$ 17,500.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, none).	None.
Losses in process of adjustment (number of claims, 10).	\$ 15,500.00
Losses reported (number of claims, 1).	2,000.00
Losses resisted (number of claims, none).	None.
All other contingent liabilities.	None.
Total contingent mortuary liabilities.	\$ 17,500.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1893.		BUSINESS IN IOWA DURING 1893.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1892..	4,035	\$ 5,310,000.00	288	\$ 266,500.00
Policies or certificates written during the year 1893—846; re-instated 17.....	863	784,500.00	15	14,500.00
Total.....	4,918	6,094,500.00	303	281,000.00
Deduct number and amount which have ceased to be in force during 1893; \$7,500; reductions included.....	776	831,500.00	105	90,500.00
Total policies or certificates in force December 31, 1893.....	4,142	5,263,000.00	198	185,500.00
Losses and claims on policies or certificates unpaid December 31, 1893.....	7 1-5	9,900.00	2	3,000.00
Losses and claims on policies or certificates incurred during the year 1893.....	44	68,000.00	1	1,000.00
Total.....	51 1-5	77,900.00	3	4,000.00
Losses and claims on policies or certificates paid during the year 1893.....	38 1-5	96,400.00	3	4,000.00
Policies or certificates terminated by death during 1893.....	44	68,000.00	1	1,000.00
Policies or certificates terminated by lapse during 1893; \$7,500; reductions included.....	722	763,500.00	104	94,500.00

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Two thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Seven per cent of the total assessments collected are set aside as a reserve fund; 80 per cent as a benefit fund and the remainder as a contingent fund to pay running expenses.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how, are these payments or promises provided for?

Answer. No.

In levying mortuary assessments are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded according to age at entry.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment?

Answer. The American Tables of Mortality are used as a basis in fixing the rates of assessments, which are levied according to age at entry.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Twenty-nine thousand dollars.

For what purpose, how is it created and where deposited?

Answer. The reserve fund is created by setting aside 7 per cent of the assessments collected. It was created for two purposes, viz: 1st, for paying death claims

when the mortality shall exceed the rate of the American Mortality Tables; 2nd, to form a guaranty fund as security for the payment of death losses.

Are the officers and directors elected at annual meeting of members?

Answer. Partly.

If not, how are they selected?

Answer. The president, vice-president, the directors and the examining committee are elected at the annual meeting of the members; but the board of managers (consisting of the president, or in his absence of the vice-president, three directors and the secretary), the secretary, the treasurer and the medical director are elected by the directors at their annual meeting. The financial committee (consisting of three directors), is appointed by the president at the annual meeting of the board of directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. Not generally.

Are assignments of certificates to other than such persons allowed?

Answer. Depending upon resolution of the board of managers.

For what purposes are assessments made, and under what authority?

Answer. Assessments are made for the following purposes: 1st, to pay death losses; 2nd, to pay running expenses, and 3d to set off a certain amount to the reserve fund. They are made under authority of the articles of incorporation, the by-laws and the orders of the board of managers.

What sum of money would an ordinary assessment for the payment of a single certificate produce?

Answer. Three thousand four hundred dollars.

ANNUAL STATEMENT

For the year ending December 31, 1893, of the condition of the

MUTUAL RESERVE FUND LIFE ASSOCIATION.

Organized under the laws of the State of New York, made to the Auditor of the State of Iowa, pursuant to the laws of said State.

President, EDWARD B. HARPER.

Secretary, FREDERIC T. BRAMAN.

[Incorporated under Chap. 267, Laws of 1875. Commenced business February 9, 1881.]
[Re-incorporated under Chap. 175, Laws of 1883.]

Principal office, Potter Building, 38 Park Row, New York City.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year. \$3,600,502.76

INCOME DURING THE YEAR 1893.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications, without deduction..... \$ 315,191.00

(Cash received by office, \$2,119.40; by agents, \$313,071.51)

Annual and expense dues as per contract, without any deduction whatever..... 631,420.91

Assessments: Mortuary..... 3,340,203.08

Medical examiners' fees paid by applicants..... 56,710.00

Total paid by members. \$4,346,494.99

Interest, \$123,188.18; rent, \$1,072.30.....	\$ 124,260.48
Advances to agents repaid.....	None.
Cash received from all other sources, viz: Fees for alterations in policies, etc.....	855.76
Special deposits received during 1893, \$289,946.20, applied on assessments and included in mortuary assessments, \$262,742.43..	27,203.77
Total income.....	\$4,498,815.00
Total net resources.....	\$8,189,407.76

DISBURSEMENTS DURING THE YEAR 1893.

Losses and claims (detailed schedule filed).....	\$2,951,855.23
Advanced payments returned to rejected applicants.....	80.00
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	265,262.98
Commissions or exchange paid banks and collectors for collecting \$3,340,203.08 in assessments, including cost of levying same.....	216,326.02
Salaries of managers and agents not paid by commissions.....	82,973.76
Salaries of officers, \$59,606.20; other compensation of officers, none.....	79,636.20
Salaries and other compensation of office employees.....	88,542.40
Medical examiners' fees paid by office, \$26,100.28; paid by members, \$86,710.00.....	82,819.28
Rent, \$46,044.92; taxes, \$18,570.31; advertising and printing, \$96,867.42.....	161,782.65
Advanced to agents to be repaid out of future commissions.....	50,890.00
Other items, viz:	
Legal expenses.....	\$ 6,639.30
Traveling expenses.....	18,053.91
Actuarial expenses.....	3,522.50
Postage.....	12,086.72
Agency expenses.....	18,170.82
General office expenses.....	45,361.71
Furniture and fixtures.....	2,412.53— 107,677.90
Expenses investigating and adjusting \$2,951,855.23 of death claims.....	65,431.20
(Advance assessments applied, included above..... \$262,742.43.)	
(Total expense footing..... \$1,300,742.48)	
Total disbursements.....	\$4,252,677.71
Balance.....	\$3,936,730.05

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances... \$	172,101.16
Loans on mortgages (first liens) on real estate.....	2,450,000.00
Loans secured by pledge of bonds, stocks or other marketable collateral.....	None.
Par value of bonds and stocks owned absolutely.....	255,113.95
Agents' ledger balances secured and amounts reported by banks and collectors, but not paid on December 31, 1893.....	186,572.75
Furniture and fixtures.....	21,815.69
Cash in office.....	3,512.68

Cash deposits in banks on emergency or reserve fund account:

Chemical National Bank, New York.....	\$100,000.00
First National Bank, New York.....	100,000.00
National Park Bank, New York.....	92,081.60
Central Trust Company of New York.....	7,976.51
Garfield National Bank, New York.....	112,458.53
Merchants' Exchange National Bank, New York.....	70,000.00
National Broadway Bank, New York.....	40,000.00
National Provincial Bank, London, England.....	67,984.53
Stockholm's Enskilda Bank, Stockholm, Sweden.....	21,631.62
Credit Foncier, Paris, France.....	43,101.44
Credit Lyonnais, Paris, France.....	21,800.88
Comptoir National d'Escompte, Paris, France.....	15,149.45
Third National Bank, Boston, Mass.....	10,899.00
First National Bank, Milwaukee, Wis.....	3,523.15
Washington Loan and Trust Co., Washington, D. C.....	5,000.00
Credit Industriel, Paris, France.....	1,373.66
Norske Credit Bank, Christiania, Norway.....	56.69— \$ 712,111.03

All other deposits:

National Park Bank, New York.....	\$109,491.89
Merchants' Exchange National Bank, New York.....	25,710.01— 135,201.90

Total net or invested assets, as per balance.....\$3,936,730.05

Total net or invested assets.....\$3,936,730.05

NON-INVESTED ASSETS.

Interest due, \$1,397.50; accrued on bonds and mortgages, \$18,592.20; on other investments, \$1,017.49.....	\$ 25,007.19
Rents due, none; accrued.....	None.
Market value of real estate over cost and incumbrances.....	5,440.31
Market value of bonds and stocks, over par value.....	4,530.65

Total non-invested assets.....\$ 34,978.15

Gross assets.....\$3,971,708.20

LIABILITIES.

Losses adjusted, due and unpaid.....	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money, none; interest accrued on same.....	None.
Advance assessments and dues.....	96,550.32
Outstanding bond obligations.....	504,732.09
All other (not including contingent mortuary).....	None.

Total actual liabilities.....\$ 601,282.41

Balance, net assets.....\$3,370,425.79

CONTINGENT MORTUARY ASSETS (OR RESOURCES)

Mortuary assessments, called and not yet due.....	\$1,182,431.74
Annual and expense dues in process of collection.....	129,775.00
Total due from members.....	\$1,282,206.76
Deduct estimated cost of collection.....	115,398.69

Net amount due from members.....\$1,166,808.15

CONTINGENT MORTUARY LIABILITIES.

Losses approved, not yet due (number of claims, 105).....	\$ 449,150.00
Losses reported, and in process of adjustment (number of claims, 105).....	318,950.00
Losses resisted (number of claims, 12).....	52,620.40

All other contingent liabilities, viz: Net present value of all policies in force December 31, 1893, computed as renewable term insurance for 60 days, actuarial table of mortality, interest 4 per cent. All policies terminate by limit of time each 60 days. Subsequent payments maturing each 60 days equal liability for future death claims, based on combined experience table of mortality. 684,494.00

Total contingent mortality liabilities..... \$1,535,214.40

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1893.		BUSINESS IN IOWA DURING 1893.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1892....	52,942	\$230,421,700.00	471	\$1,385,100.00
Policies or certificates written during the year 1893	30,148	57,749,670.00	153	351,000.00
Total.....	82,496	\$294,171,460.00	624	\$1,636,100.00
Deduct number and amount which have ceased to be in force during 1893.....	9,774	31,564,395.00	70	193,500.00
Total policies or certificates in force December 31, 1893.....	82,716	\$262,607,065.00	554	\$1,444,600.00
Losses and claims on policies or certificates unpaid December 31, 1893.....	177	691,088.00	3	11,000.00
Losses and claims on policies or certificates incurred during the year 1893.....	945	3,174,875.00	7	29,000.00
Total.....	1,122	\$3,865,963.00	10	\$40,000.00
Losses and claims on policies or certificates paid during the year 1893.....	895	2,951,855.23	7	26,000.00
Policies or certificates terminated by death during 1893.....	945	3,174,875.00	7	29,000.00
Policies or certificates not taken during 1893.....	4,068	12,153,300.00	30	80,000.00
Policies or certificates terminated by expiry during 1893.....	4,761	15,236,220.00	33	84,500.00

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Maximum certificate or policy, \$30,000.00.

Is the association paying the maximum amount specified in the certificates or policies, except where same have been avoided by fraud or by breach of their conditions?

Answer. Yes.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return?

Answer. No: except that the accumulated reserve or emergency fund, now exceeding \$3,589,000.00, is a guarantee fund for the payment of death claims in full.

Is any part of the mortality assessments used for any purpose except to pay mortality claims? If so, what amount and for what purpose?

Answer. Only the sums allowed by the constitution and by-laws of the association.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No endowment policies issued. From any surplus fund, if any existing at the end of ten and fifteen years from date of policy, the association may apportion certain sums to the members to pay future assessments or dues or otherwise.

In levying mortality assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded rates.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment?

Answer. American Experience Tables. At present on the former.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Three million five hundred and eighty-nine thousand three hundred and twenty-six dollars and thirteen cents.

For what purpose, how is it created, and where deposited?

Answer. The surplus assets of the association, not exceeding twenty-five per cent of the net assessments collected, are deposited with trust companies or banks and government officials for the payment of the contingent obligations of the association, as explained in its constitution or by-laws. The emergency fund is a surplus for the payment of death claims.

Are the officers and directors elected at an annual meeting of members?

Answer. The directors are elected at such a meeting and they in turn select the officers.

Number of death claims compromised or resisted, and brief statement of reason?

Answer. Twenty-nine claims compromised on account of suicide, intemperance and misrepresentation in securing policies, amounting to \$39,943.30; and \$3,444.07 exchange saved in the purchase of drafts to pay foreign claims.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are assignments of certificates to other than such persons allowed?

Answer. Certificates are issued or assigned only to the families or heirs of members, or to such as have an insurable interest.

For what purpose are assessments made, and under what authority?

Answer. To pay death claims and to provide for the reserve or emergency fund. By order of the executive committee.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class.

Answer. No classes. An ordinary assessment would produce \$575,000.00.

ANNUAL STATEMENT

For the year ending December 31, 1893, of the condition of the

NATIONAL ACCIDENT SOCIETY.

Organized under the laws of the State of New York, made to the Auditor of the State of Iowa, pursuant to the laws of said State.

President, CHAS. H. WEBB.

Secretary, JOS. I. BARNUM.

[Incorporated, November 2, 1885. Commenced business, December 15, 1885.]

Principal office, 220 Broadway, New York, N. Y.

Attorney for service of process in Iowa, Loran W. Reynolds, Boone, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year... \$ 26,961.61

INCOME DURING THE YEAR 1893.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:	
Gross amount of membership fees required or represented by application, without deductions.....	\$ 16,155.00
Assessments: Indemnity.....	55,170.16
Total paid by members.....	\$ 71,325.16
Cash received from all other sources, viz: To the credit of expense account.....	4,047.80
(Assessments paid in advance.....\$1,073.00)	
Total income.....	\$ 75,372.96
Total net resources.....	\$ 102,334.57

DISBURSEMENTS DURING YEAR 1893.

Losses and claims (detailed schedule filed).....	\$ 20,994.75
Total paid to members.....	\$ 20,994.75
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	16,155.00
Commissions paid or allowed for collecting assessments.....	6,525.48
Salaries and other compensation of office employees.....	7,209.00
Medical examiner's fees, whether paid direct by members or otherwise.....	259.00
Rent, \$1,400; advertising and printing, \$929.84, \$3,766.48.....	6,096.32
All other items, viz: Legal expenses.....	1,602.23
Sundry.....	9,159.43
(Total expense footings.....\$47,096.46)	
Total disbursements.....	\$ 68,091.21
Balance.....	\$ 34,243.36

NET OR INVESTED ASSETS.

Cash in office.....	\$ 599.30
Cash deposits in banks on emergency or reserve fund account:	
Central National Bank, emergency fund account.....	10,000.00
National Park Bank, indemnity account.....	6,872.41
All other deposits: Farmers Loan & Trust Co., \$5,748.24; Washington Trust Co., \$926.50.....	6,674.74
To credit of expense account, Central National Bank, \$9,926.94; Irving National Bank, \$169.97.....	10,096.91
Total net or invested assets.....	\$ 34,243.36

Total net or invested assets, less depreciation..... \$ 34,243.36

NON-INVESTED ASSETS.

Total non-invested assets (furniture account).....	\$ 1,830.92
Gross assets.....	\$ 36,033.28

LIABILITIES.

Advance assessments.....	\$ 6,674.74
All other (not including contingent mortuary), viz., sundry.....	300.00
Total actual liabilities.....	\$ 6,974.74
Balance, net assets.....	\$ 29,108.54

CONTINGENT MORTUARY AND INDEMNITY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due, indemnity.....	\$ 15,394.00
Mortuary assessments, due and unpaid, indemnity.....	500.00
Mortuary assessments not yet called for losses unadjusted, \$1,450; indemnity, \$325; resisted; \$500; indemnity, \$250; reported: indemnity, \$955.....	3,480.00
Total due from members.....	\$ 19,374.00
Deduct estimated cost of collection.....	2,000.00
Net amount due from members.....	\$ 17,374.00

CONTINGENT MORTUARY AND INDEMNITY LIABILITIES.

Losses adjusted, not yet due (number of claims, none) indemnity 1.....	\$ 500.00
Losses in process of adjustment (number of claims 2, \$1,450) indemnity 11, \$325.....	1,775.00
Losses reported, (number of claims, none) indemnity 22, \$955.....	955.00
Losses resisted, (number of claims 1, \$500) indemnity 2, \$250.....	750.00
Total contingent mortuary liabilities.....	\$ 3,980.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1893.		BUSINESS IN IOWA DURING 1893.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1892.....	3,894	\$ 25,295,500.00	92	\$ 847,000.00
Policies or certificates written during year 1893.....	3,332	31,854,000.00	173	1,574,000.00
Total.....	7,226	\$ 57,149,500.00	265	\$ 2,421,000.00
Deduct number and amount which have ceased to be in force during 1893.....	3,147	21,216,250.00	143	1,286,000.00
Total policies or certificates in force December 31, 1893.....	4,079	\$ 35,933,250.00	122	\$ 1,135,000.00
Losses and claims on policies or certificates unpaid December 31, 1892.....		16,900.00	1	50.00
Losses and claims on policies or certificates incurred during year 1893.....		8,065.75	4	135.00
Total.....		\$ 24,974.75	5	185.00
Losses and claims on policies or certificates paid during the year 1893.....	206	20,994.75	4	165.00
Policies or certificates terminated by death during 1893.....				
Policies or certificates terminated by lapse during 1893.....	3,147	21,216,250.00	143	1,286,000.00

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. \$10,000.00.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. They do not.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims. If so, what amount and for what purpose?

Answer. It is not.

Does the association or company issue endowment certificates or policies or under-

take and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. It does not.

Has the society an emergency or reserve fund?

Answer. It has.

What is the amount thereof?

Answer. \$10,000.00.

For what purpose, how is it created and where deposited?

For the purpose of paying claims against the society. Deposited with the Central National Bank of New York City.

Are the officers and directors elected at annual meeting of members?

Answer. They are.

Is a medical examination required before issuing a certificate to applicants?

Answer. It is not.

Are certificates issued to persons other than the families or heirs of the member?

Answer. They are not.

Are assignments of certificates to other than such persons allowed?

Answer. They are not.

For what purposes are assessments made, and under what authority?

Answer. By authority of the by-laws.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. \$15,394.00.

ANNUAL STATEMENT

For the year ending December 31, 1893, of the condition of the

NATIONAL BENEVOLENT ASSOCIATION.

Organized under the laws of the State of Minnesota made to the Auditor of the State of Iowa, pursuant to the laws of said State.

President, P. B. CRANE.

Secretary, IRA F. MURPHY.

[Incorporated March 31, 1887. Commenced business, June 13, 1887.]

Principal office, Minneapolis, Minnesota.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year. \$ 157,500.40

INCOME DURING THE YEAR 1893.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application without deductions. \$ 18,684.61

Assessments: Mortuary, \$9,170.12; expense, \$33,013.33. 132,183.45

Medical examiner's fees paid by applicant. 1,864.00

Total paid by members. \$ 152,732.06

Interest, \$.....; rent, \$ 3,937.63

Cash received from all other sources, viz:

Guarantee fund..... 13,444.60

Advance assessment..... 266.67

Advance on losses paid back..... 810.25

(Assessments paid in advance, \$1,840.22.)

Total income..... \$ 171,191.21

Total net resources..... \$ 328,691.21

DISBURSEMENTS DURING YEAR 1893.

Losses and claims (detailed schedule filed)..... \$ 163,500.00

Advanced payments returned to rejected applicants..... 849.50

Total paid to members..... \$ 164,349.50

Commissions and fees retained by or paid or allowed to agents

on account of fees and dues..... 21,647.20

Commissions paid or allowed for collecting assessments..... 2,380.32

Salaries of managers and agents not paid by commissions..... 11,046.96

Salaries of officers, \$.....; other compensation of officers, 8,747.40

Salaries and other compensation of office employees..... 3,200.48

Medical examiner's fees, whether paid direct by members or

otherwise..... 3,267.02

Rent, \$630.00; taxes and filing fees, \$1,402.57; advertising and

printing, \$1,405.43..... 3,498.00

Advanced to officers and agents to be repaid out of future salaries or commissions..... 255.50

All other items, viz:

Postage, \$1,912.50; office fixtures, \$335.58..... 2,248.08

Traveling expenses..... 794.40

Guarantee notes returned to beneficiaries and reductions.. 1,787.50

Advanced on losses..... 50.00

Total disbursements..... \$ 163,200.39

Balance..... \$ 165,400.82

NET OR INVESTED ASSETS.

Loans on mortgages (first liens) on real estate..... \$ 2,500.00

Agents' ledger balances..... 255.50

Cash in office..... 308.90

Cash deposits in banks on emergency or reserve fund account:

Chippewa County Bank..... 12,035.07

Irish American, \$3,243.80; Security Bank, \$2,900.00..... 6,143.80

All other deposits:

Membership notes, \$2,348.55; Guaranty notes, \$140,574.00..... 142,922.55

Total net or invested assets..... \$ 164,275.82

Deduct depreciation of assets to bring same to market value 7,000.82

Total net or invested assets, less depreciation..... \$ 156,375.00

NON-INVESTED ASSETS.

Interest due, \$.....; accrued..... \$ 2,000.00

Furniture and fixtures..... 1,125.00

Total non-invested assets..... \$ 3,125.00

Gross assets..... \$ 159,500.00

LIABILITIES.

Losses adjusted, due and unpaid, held for proper receipt..... \$ 5,000.00

Advance assessments, \$266.67; bonus or dividend obligations... 266.67

Total actual liabilities..... \$ 5,266.67

Balance, net assets..... \$ 154,233.33

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	\$ 21,000.00
Mortuary assessments, not yet called for losses unadjusted, \$50,000; resisted, \$10,000; reported, \$10,000.....	70,000.00
Net amount due from members.....	\$ 91,000.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 8).....	\$ 15,000.00
Losses in process of adjustment (number of claims, 10).....	25,000.00
Losses reported (number of claims, 2).....	5,000.00
Losses resisted (number of claims, 2) 1892 loss.....	5,000.00
Total contingent mortuary liabilities.....	\$ 50,000.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1893.		BUSINESS IN IOWA DURING 1893.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1892	7,224	\$110,733,500.00	783	\$ 1,760,250.00
Policies or certificates written during the year 1893.....	1,849	3,300,250.00	184	345,000.00
Total.....	8,873	\$ 20,039,750.00	967	\$ 2,111,250.00
Deduct number and amount which have ceased to be in force during 1893.....	1,865	4,126,000.00	200	442,500.00
Total policies or certificates in force December 31, 1893.....	7,008	\$ 15,913,750.00	767	\$ 1,668,750.00
Losses and claims on policies or certificates unpaid December 31, 1892.....	18	45,000.00	4	10,000.00
Losses and claims on policies or certificates incurred during year 1893.....	48	110,000.00	4	10,000.00
Total.....	66	\$ 155,000.00	8	\$ 20,000.00
Losses and claims on policies or certificates paid during year 1893.....	44	103,500.00	3	7,500.00
Policies or certificates terminated by death during 1893.....	48	110,000.00	4	10,000.00
Policies or certificates terminated by lapse during 1893.....	1,817	4,016,000.00	196	432,500.00

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Five thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No. Only by guaranty fund.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. May set aside twenty-five per cent to credit of general fund from which expenses are paid.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name

them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Age at entry. 21-25, \$0.90; 25-30, \$1.00; 30-35, \$1.10; 35-40, \$1.20; 40-45, \$1.30; 45-50, \$1.50; 50-55, \$2.00.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. One hundred and fifty thousand dollars.

For what purpose, how is it created and where deposited?

Answer. Each member places \$12.00 on each \$2,500.00 insurance as follows: \$4.00 in thirty days; \$4.00 in three months, and \$4.00 in five months. On \$1,250.00 certificate, his payments are, \$3.00 each as above.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

If not, how are they selected?

Answer. Officers elected by board of directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

For what purposes are assessments made, and under what authority?

Answer. To pay losses. By order of directors.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Five thousand dollars.

ANNUAL STATEMENT

For the year ending December 31, 1893, of the condition of the

NATIONAL MASONIC ACCIDENT ASSOCIATION.

Organized under the laws of the State of Iowa, made to the Auditor of the State of Iowa, pursuant to the laws of said State.

President, CLARK VARNUM.

Secretary, J. A. DOVERMAN.

[Incorporated July 12, 1889. Commenced business July 30, 1889.]

Principal office, Des Moines, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31 of previous year.....\$ 6,166.66

INCOME DURING YEAR 1893.

Gross amount paid by members to the Association or its agents without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application, without deductions .. \$ 14,075.00
Assessments: Mortuary, \$23,045.60; expenses, \$11,135.50..... 33,181.10
(Assessments paid in advance,\$332.25)

Total income.....\$ 47,256.10

Total net resources.....\$ 53,422.76

IOWA INSURANCE REPORT.

DISBURSEMENTS DURING YEAR 1893.

Losses and claims (detailed schedule filed).....	\$ 16,002.28
Total paid to members.....	\$ 16,002.28
Commissions and fees retained by, or paid or allowed to agents on account of fees and dues.....	15,201.25
Commissions paid or allowed for collecting assessments.....	2,021.55
Salaries of managers and agents not paid by commissions.....	644.81
Salaries of officers, \$3,050.00; other compensation of officers, \$500.00.....	3,550.00
Salaries and other compensation of office employees.....	2,750.00
Medical examiner's fees, whether paid direct by members or otherwise.....	3.00
Rent, \$90.00; stationary, advertising and printing, \$388.58.....	678.58
All other items, viz: Office furniture and supplies, \$93.16; postage, \$728.18; publishing reports and examinations, \$533.85; typewriter supplies, \$4.25; express charges, \$5.73; telegrams, \$3.50; officers' traveling expenses, \$392.35; legal expenses, \$965.12.....	2,426.14
(Advanced assessments..... (\$332.25))	
(Total expenses, footing..... \$27,275.33)	
Total disbursements.....	\$ 43,275.61
Balance.....	\$ 10,145.15

NET OR INVESTED ASSETS.

Cash deposits in banks on emergency or reserve fund account:	
State Savings Bank (Des Moines, Iowa).....	\$ 10,145.15
Total net or invested assets.....	\$ 10,145.15

NON-INVESTED ASSETS.

(None.)

LIABILITIES.

Advance assessments.....	\$ 332.25
Total actual liabilities.....	\$ 332.25
Balance, net assets.....	\$ 9,812.90

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

(None.)

CONTINGENT MORTUARY LIABILITIES.

(None.)

IOWA INSURANCE REPORT.

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1893.		BUSINESS IN IOWA DURING 1893.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1892.....	2,935	\$12,841,000.00	1,508	\$ 6,936,200.00
Policies or certificates written during the year 1893.....	2,815	12,351,000.00	985	4,510,000.00
Total.....	5,740	\$25,192,000.00	2,583	\$11,446,200.00
Deduct number and amount which have ceased to be in force during 1893.....	1,730	7,504,000.00	624	2,674,500.00
Total policies or certificates in force December 31, 1893.....	4,010	\$17,508,000.00	1,959	\$ 8,771,700.00
Losses and claims on policies or certificates unpaid December 31, 1892.....				
Losses and claims on policies and certificates incurred during the year 1893.....	200	16,002.28	128	6,115.38
Total.....	200	16,002.28	128	6,115.38
Losses and claims on policies or certificates paid during the year 1893.....	200	16,002.28	128	6,115.38
Policies or certificates terminated by death during 1893.....				
Policies or certificates terminated by lapse during 1893.....	1,730	7,504,000.00	624	2,674,500.00

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Five thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. No.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Fixed sums.

Has the society an emergency or reserve fund?

Answer. No.

Are the officers and directors elected at annual meeting of members? If not, how are they selected?

Answer. Directors elected by the members at annual meeting of members. Officers elected by the board of directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. No.

Are certificates issued to persons other than the families or heirs of members?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purposes are assessments made, and under what authority?

Answer. To pay losses and expenses, by direction of board of directors.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Eight thousand and twenty dollars.

ANNUAL STATEMENT

For the year ending December 31, 1893, of the condition of the

NATIONAL LIFE-MATURITY INSURANCE COMPANY.

Organized under the laws of the State of West Virginia, made to the Auditor of the State of Iowa, in pursuance of the laws of said State.

President, HORATIO BROWNING.

Secretary, GEO. D. ELDRIDGE.

[Incorporated February 2, 1884. Commenced business May, 3 1883.]

Principal office, Central National Bank Building, Washington, D. C.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 274,296.26

INCOME DURING THE YEAR 1893.

Gross amount paid by members to the Company or its agents without deductions for commissions or other expenses as follows:

Gross amount of membership fee required or represented by applications without deduction..... None.

Annual dues as per contract, without any deduction whatever, \$ 66,007.41

Assessments: Mortuary, \$253,311.61; expense, \$12,392.28..... 270,703.29

Medical examiner's fees paid by applicant..... None.

Total paid by members..... \$ 336,710.70

Interest..... 15,743.06

Advances to agents repaid..... 8,054.90

Fees for transfer of policies or certificates..... 118.63

Miscellaneous..... 58.54

Total income..... \$ 360,685.83

Total net resources..... \$ 634,912.09

DISBURSEMENTS DURING THE YEAR 1893.

(a) Losses and claims (detailed schedule filed)..... \$ 123,280.49

(b) Disability..... 3,322.77

(c) Surrender values..... 67,737.31

(d) Mortuary assessments paid by application of reserve..... 13,864.05

Advanced payments returned to applicants..... 389.45

Total payments to policy-holders..... \$ 208,794.07

Commissions and fees retained by or paid or allowed to agents on account of fees and dues..... 15,612.01

Cost of levying and collecting assessments..... 3,480.77

Salaries of managers and agents not paid by commissions..... 4,502.77

Salaries of officers, \$13,391.79; other compensation of officers, \$1,491..... 14,882.79

Salaries and other compensation of office employees..... 8,104.38

Medical examiners' fees, whether paid direct by members or otherwise..... 1,440.50

Rent, \$1,825; taxes, \$1,750.51; advertising and printing, \$2,486.55..... \$ 6,062.07

All other items, viz: Legal expenses, \$1,600.97; profit and loss, \$721.67; cost of adjusting and investigating claims, \$5,560.13;

office expenses, postage, telegrams, etc., \$3,140.62..... 11,023.29

Advanced to officers and agents to be repaid out of future salaries or commissions..... 11,732.59

Accrued interest on real estate notes purchased..... 306.03

(Total expenses..... \$65,105.56)

Total disbursements..... \$ 286,098.25

Balance..... \$ 348,883.84

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances..... None.

Loans on mortgages (first liens) on real estate..... \$ 208,058.21

Loans secured by pledge of bonds, stocks or other marketable collateral (reserve fund, \$48,507.08)..... 55,833.40

Cost value of bonds and stocks owned absolutely..... 44,671.43

Agents' ledger balances secured..... 20,973.17

Cash in office..... 2,989.33

Cash deposits in banks on emergency or reserve fund account:

Central National Bank..... \$ 11,573.57

National Capital Bank..... 2,000.00

Washington Loan and Trust Company..... 1,000.00

Sundry other banks..... 664.77— 15,238.34

Personal property..... 1,119.96

Total net or invested assets..... \$ 348,883.84

Deduct depreciation of assets to bring same to market value..... None.

Total net or invested assets, less depreciation..... \$ 348,883.84

NON-INVESTED ASSETS.

Interest due, \$2,891.51; accrued, \$2,217.21..... \$ 5,110.12

Rents due, none; accrued..... None.

Market value of real estate over cost and incumbrances..... None.

Market value of bonds and stock over cost..... None.

Paid for accrued interest on real estate notes purchased..... 9.17

Bills receivable..... 500.00

Total non-invested assets..... \$ 5,619.29

Gross assets..... \$ 354,503.13

LIABILITIES.

(None.)

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due..... \$ 64,554.52

Mortuary assessments due and unpaid..... 11,910.02

Mortuary assessments not yet called for losses unadjusted, \$22,560; resisted, \$10,360; reported, \$29,200..... 62,200.00

Payments per tabular rate for expected losses and claims for year..... 220,335.81

Total due from members..... \$ 358,100.35

Deduct estimated cost of collection..... 17,905.02

Net amount due from members..... \$ 340,195.33

Total invested, non-invested and contingent assets..... \$ 694,668.46

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 8).....	\$ 13,900.00
Losses in process of adjustment (number of claims, 8).....	22,500.00
Losses reported (number of claims, 17).....	29,200.00
Losses resisted (number of claims, 6).....	10,500.00
All other contingent liabilities, viz: Expected losses and claims for year.....	209,986.72
Total contingent mortuary liabilities	\$ 286,086.72
Total surplus resources	\$ 408,611.74

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1893.		BUSINESS IN IOWA DURING 1893.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1892....	12,789	\$13,306,335.00	205	\$ 227,250.00
Policies or certificates written during the year 1893....	1,198	1,520,792.00	1	2,000.00
Total	13,978	\$14,827,127.00	206	\$ 229,250.00
Deduct number and amount which have ceased to be in force during 1893	1,389	1,420,450.00	21	25,400.00
Total policies or certificates in force December 31, 1893	12,589	\$13,406,737.00	185	\$ 203,850.00
Losses and claims on policies or certificates unpaid December 31, 1892	33	63,250.00	1	1,000.00
Losses and claims on policies or certificates incurred during year 1893	76	154,450.00	1	1,000.00
Total	109	\$ 217,700.00	2	\$ 2,000.00
Losses or claims on policies or certificates paid during the year 1893	70	132,950.00	2	2,000.00
Policies or certificates terminated by death during 1893	76	154,450.00	1	1,000.00
Policies or certificates terminated by lapse during 1893	1,313	1,366,000.00	20	24,400.00

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Ten thousand dollars.

Do the certificates or policies issued by the company specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. Yes. By carrying to mortuary and reserve funds the surplus of any assessments over and above the amount required to pay current death claims, which may be drawn at any time to pay excess of claims.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Only percentage for collections and in defending mortuary funds against fraudulent claims.

Does the company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. To the extent of returning to members the money paid by them, with accretions thereon less death claims and expenses, in the form of surrender values.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry or on age at date of assessment.

Answer. Meeches' tables; equated on age at entry; progressive on age at assessment.

Has the company an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. \$271,898.83.

For what purpose, how is it created and where deposited?

Answer. Under maturity certificates for paying maturity values; under other policies for payment of future death, surrender and disability claims.

Are the officers and directors elected at annual meeting of members?

Answer. Directors by stockholders, officers by directors.

In what states is the company doing business?

Answer. Massachusetts, Virginia, North Carolina, South Carolina, Georgia, West Virginia, Kentucky, Tennessee, Indiana, Iowa, Minnesota, District of Columbia, Ohio.

Give maximum, minimum, and average age of members received during the year.

Answer. Maximum, 60; minimum, 15; average, 33.56.

Give maximum, minimum, and average age of membership.

Answer. Maximum, 70; minimum, 15; average, 37.50.

Are the applicants for membership subjected to a thorough medical examination and found to be good risks before being received?

Answer. Yes.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. \$67,150.81

ANNUAL STATEMENT

For the year ending December 31, 1893, of the condition of the

NORTHERN FRATERNAL INSURANCE ASSOCIATION.

Organized under the laws of the State of Iowa, made to the Auditor of the State of Iowa, pursuant to the laws of said State.

President, BYRON A. BEESON.

Secretary, E. H. HIBBEN.

[Incorporated May 20, 1882. Commenced business May 20, 1882.]

Principal office, Marshalltown, Iowa.

Attorney for service of process in Iowa, W. W. Miller.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 44,561.04

INCOME DURING THE YEAR 1893.

Gross amount paid by members of the association or its agents without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application, without deduction..... \$ 1,680.00

Annual dues and fees as per contract, without any deduction whatever..... 15,393.15

Assessments: Mortuary, \$14,691.69; expense..... 44,691.69

Total paid by members..... \$ 61,764.84

Interest..... 2,488.61

(Assessments paid in advance..... \$1,031.96)

Total income..... 64,253.45

Total net resources..... 108,814.49

DISBURSEMENTS DURING THE YEAR 1893.

Losses and claims (detailed schedule filed).....	\$ 39,000.00
Advanced payments returned to rejected applicants and membership fees returned.....	1,646.86
Total paid to members.....	\$ 40,646.86
Commissions paid or allowed for collecting assessments.....	1,614.65
Salaries and expenses of agents not paid by commission.....	4,743.26
Salaries of officers.....	3,500.00
Salaries and other compensation of office employees, traveling and general officers expenses.....	5,504.55
Medical directors fees, whether paid direct by members or otherwise.....	122.00
Rent, none; taxes, none; advertising and printing.....	801.56
All other items, viz: Postage.....	272.93
(Advance assessments applied, included above \$930.18)	
(Total expense footing..... \$16,558.95).	
Total disbursements.....	\$ 57,205.81
Balance.....	\$ 51,608.68

NET OR INVESTED ASSETS.

Loans on mortgages (first liens) on real estate.....	\$ 44,614.00
Cash deposits in banks on emergency or reserve fund account:	
Marshalltown State Bank. Beneficiary fund.....	3,071.85
Marshalltown State Bank. Reserve fund.....	3,922.83
Total net or invested assets.....	\$ 51,608.68
Total net or invested assets, less depreciation.....	\$ 51,608.68

NON-INVESTED ASSETS.

Interest due, \$90.00; accrued, \$727.96.....	\$ 817.96
Rents due, none; accrued.....	None.
Total non-invested assets.....	\$ 817.96
Gross assets.....	\$ 52,426.64

LIABILITIES.

Losses adjusted, due and unpaid (number of claims).....	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money, none; interest accrued on same.....	None.
Advance assessments, \$101.78; bonus or dividend obligations,	None.
All other (not including contingent mortuary,	None.)
Total actual liabilities.....	\$ 101.78
Balance, net assets.....	\$ 52,324.86

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due, January, 1/4 call 1894.....	\$ 5,900.00
Mortuary assessments, due and unpaid.....	None.
Mortuary assessments not yet called for losses unadjusted, none; resisted, none; reported.....	None.
Total due from members.....	\$ 5,900.00
Deduct estimated cost of collection.....	300.00
Net amount due from members.....	\$ 5,700.00

CONTINGENT MORTUARY LIABILITIES.

(None.)

EXHIBITS OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1893.		BUSINESS IN IOWA DURING 1893.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1892.....	2,977	\$5,572,000.00	2,977	\$5,572,000.00
Policies or certificates written during the year 1893.....	495	685,000.00	495	685,000.00
Total.....	3,472	\$6,257,000.00	3,472	\$6,257,000.00
Deduct number and amount which have ceased to be in force during 1893.....	475	785,000.00	475	785,000.00
Total policies or certificates in force December 31, 1893.....	2,997	\$5,472,000.00	2,997	\$5,472,000.00
Losses and claims on policies or certificates unpaid December 31, 1892.....	None		None	
Losses and claims on policies or certificates incurred during year 1893.....	22	\$ 39,000.00	22	\$ 39,000.00
Total.....	22	\$ 39,000.00	22	\$ 39,000.00
Losses and claims on policies or certificates paid during the year 1893.....	22	\$ 39,000.00	22	\$ 39,000.00
Policies or certificates terminated by death during 1893.....	22	\$ 39,000.00	22	\$ 39,000.00
Policies or certificates terminated by lapse during 1893.....	453	746,000.00	453	746,000.00

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Two thousand dollars or \$1,000.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No; 75 per cent. of one assessment, not to exceed amount named in certificate.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Yes; 25 per cent. of all assessments placed in a reserve fund.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment?

Answer. Actuaries tables. Fixed rate at age of entrance.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. \$48,536.83.

For what purpose, how is it created, and where deposited?

Answer. 1st. To meet increasing liabilities of the association. 2d. By deducting 25 per cent. from all assessments. 3d. Deposited with Auditor of State.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

If not, how are they selected?

Answer. President, vice-president and three directors are elected at the annual meeting; all other officers elected by the directors.

Is a medical examination required before issuing a certificate to applicants?
 Answer. Yes.
 Are certificates issued to persons other than the families or heirs of the member?
 Answer. No.
 Are assignments of certificates to other than such persons allowed?
 Answer. No.
 For what purposes are assessments made, and under what authority?
 Answer. 1st. To pay death claims, 2d. As provided by the laws of the association.
 What sum of money would an ordinary assessment for the payment of a single certificate produce in each class.
 Answer. \$4,000.00.

ANNUAL STATEMENT

For the year ending December 31, 1893, of the condition of the

NORTHWESTERN LIFE ASSOCIATION.

Organized under the laws of the State of Minnesota, made to the Auditor of the State of Iowa, pursuant to the laws of said State.

President, DAVID W. EDWARDS.

Secretary, DR. J. F. FORCE

[Incorporated September 15, 1885. Commenced business September 15, 1885.]

Principal office, Minneapolis, Minnesota.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year.....\$ 125,954.67

INCOME DURING THE YEAR 1893.

Gross amount paid by members to the Association or its agents without deduction for commissions or other expenses as follows:
 Annual dues as per contract, without any deduction whatever, and expense assessment.....\$ 59,926.28
 Assessments: Mortuary.....129,151.39
 Medical examiner's fees paid by applicant (all paid direct to examiner).

Total paid by members.....\$ 189,077.67
 Interest.....3,050.43
 Total income.....\$ 192,128.10
 Total net resources.....\$ 599,682.77

DISBURSEMENTS DURING THE YEAR 1893.

Losses and claims (detailed schedule filed).....\$ 101,262.54
 Commission and fees retained by or paid or allowed to agents on account of fees and dues.....12,938.53
 Commissions paid or allowed for collecting assessments.....5,388.03
 Salaries of managers and agents not paid by commissions.....20,051.82
 Salaries of officers, \$9,450.36; other compensation of officers, \$2,721.02.....12,171.38
 Salaries and other compensation of office employees.....3,980.01
 Medical examiner's fees, whether paid direct by members or otherwise (paid at central office).....1,170.50

Rent, \$2,566.67; taxes, \$1,025.84; advertising and printing, \$2,898.85; 6,491.36
 All other items, viz: Miscellaneous expenses, \$1,757.41; postage, \$3,441.20; legal fees, \$703.50; Ins. Dept., \$365.92; Exp. Natl. Con. \$71.45.....5,542.48
 (Total expenses, footing).....\$67,744.00
 Total disbursements.....\$ 169,006.57
 Balance.....\$ 140,676.20
 Deduct amount paid for furniture in 1893 included in non-invested assets.....375.15
 Total.....\$ 140,301.05

NET OR INVESTED ASSETS.

Cost value of real estate, exclusive of incumbrances.....\$ 13,905.47
 Loans on mortgages (first liens) on real estate.....21,593.72
 Loans secured by pledge of bonds, stocks or other marketable collaterals.....5,895.67
 Cost value of bonds and stocks owned absolutely.....16,223.00
 Agents' ledger balances.....608.15
 Cash in office.....2,151.05
 Cash deposits in banks on emergency or reserve fund account: Metropolitan, \$29,188.05; Scandia, \$500; Bank of New England, \$1,500; Washington, \$3,229.55; Security, \$10,127.34; Cert. Dept., \$38,379.05.....82,023.90
 Total net or invested assets.....\$ 140,301.05
 Total net or invested assets, less depreciation.....\$ 140,301.05

NON-INVESTED ASSETS.

Interest due, \$276.50; accrued, \$345.22 Mtg.; \$656.55, Cert. Dept.; \$249.50, collateral.....\$ 1,527.77
 Furniture, fixtures and printing outfit.....5,603.61
 Total non-invested assets.....\$ 7,131.38
 Gross assets.....\$ 147,432.43

LIABILITIES.

(None.)

Balance, net assets.....\$ 147,432.43

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, not yet called for losses unadjusted, \$; resisted, \$; reported, \$ 60,000.00
 Deduct estimated cost of collection.....3,000.00
 Net amount due from members.....\$ 57,000.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 7).....\$ 12,000.00
 Losses reported (number of claims, 5).....9,000.00
 Losses resisted (number of claims, 1).....1,000.00
 Total contingent mortuary liabilities.....\$ 22,000.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1893.		BUSINESS IN IOWA DURING 1893.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1892.	8,210	\$ 12,362,750.00	492	\$ 956,000.00
Policies or certificates written during the year 1893.....	4,502	6,348,530.00	293	377,250.00
Total.....	12,802	\$ 18,711,300.00	785	\$ 1,333,250.00
Deduct number and amount which have ceased to be in force during 1893.....	2,983	4,537,550.00	151	293,000.00
Total policies or certificates in force December 31, 1893.....	9,819	\$ 14,173,750.00	634	\$ 1,040,250.00
Losses and claims on policies or certificates unpaid December 31, 1892.....				
Losses and claims on policies or certificates incurred during year 1893.....	115	123,262.54	29	28,100.00
Total.....	115	\$ 123,262.54	29	\$ 28,100.00
Losses and claims on policies or certificates paid during the year 1893.....	102	101,262.54	26	22,100.00
Policies or certificates terminated by death during 1893.....	57	81,250.00	3	5,000.00
Policies or certificates terminated by surrender during 1893.....	58	42,012.54	23	22,100.00
Policies or certificates terminated by lapse during 1893.....	2,868	4,414,287.46	122	204,900.00

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Ten thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No. Policies are guaranteed by mortuary surplus, reserve fund and assessments.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Only special expense (should there be any) as provided by the by-laws.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. Do not write endowment policies. Payment by members to reserve fund, not appropriated under emergency in payment of death claims, if any, is credited back to them, with accretions thereon, after policy has been in force fifteen years continuously.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. American life tables (Meech's). Age at entry.

Has the society an emergency or reserve fund?

Answer. Yes.

For what purpose, how is it created and where deposited?

Answer. To prevent increase in future cost, and provide for any unforeseen emergency. Created by an equitable loading of mortuary rates and by mortuary surplus deposited in banks and loaned on securities.

Are the officers and directors elected at annual meeting of members?

Answer. Directors are. Officers elected by directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. Only to persons having an insurable interest.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purposes are assessments made, and under what authority?

Answer. To provide for mortuary, expense, and emergency funds. By virtue of the articles of incorporation and by-laws, and under authority of contract issued to members.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. \$33,913.55.

ANNUAL STATEMENT

For the year ending December 31, 1893, of the condition of the

NORTHWESTERN MASONIC AID ASSOCIATION.

Organized under the laws of the State of Illinois, made to the Auditor of the State of Iowa, pursuant to the laws of said State.

President, DANIEL J. AVERY.

Secretary, CHAS. A. CAPWELL.

[Incorporated June 27, 1874.

Commenced business July, 1874.]

Principal office, Home Insurance Building, Chicago, Illinois.

Attorney for service of process in Iowa, G. B. Van Saun, Cedar Falls, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 790,123.93

INCOME DURING THE YEAR 1893.

Gross amount paid by members of the association or its agents without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application, without deductions \$ 46,624.60

Annual dues as per contract, without any deductions whatever None.

Assessments: Mortuary, \$1,625,548.25; expense, \$402,036.97; emergency, \$1,465.91..... 2,029,051.13

Interest, \$17,396.79; rent, none..... 17,399.79

Advances to agents repaid None.

Cash received from all other sources, viz:

Delinquent charges, \$3,772.75; reinstatement account,

\$3,325.79; sixty days payment account, \$3,653.50; sundry

accounts outstanding, \$670.63. 21,422.67

Total income..... \$2,144,468.28

Total net resources..... \$2,004,592.21

DISBURSEMENTS DURING THE YEAR 1893.

Losses and claims (detailed schedule filed).....	\$1,588,157.14
Commission and fees retained by or paid or allowed to agents on account of fees and dues.....	73,140.77
Commissions paid or allowed for collecting assessments.....	12,743.83
Salaries of manager and agents not paid by commissions.....	7,724.70
Salaries of officers, \$41,521.33; other compensation of officers, none.....	41,521.33
Salaries and other compensation of office employees.....	57,361.13
Board of trustees expense account.....	3,945.04
Medical examiner's fees, whether paid direct by members or otherwise.....	11,711.73
Rent, \$13,043.44; advertising, stationery and printing, \$11,038.07.....	24,081.51
Advance assessments applied on assessments made.....	4,561.91
All other items, viz:	
Filing State reports and taxes, \$4,793.15; postage, \$12,922.87; travelling expenses, \$3,178.86; furniture, \$869.68; refitting office, \$733.55; incidental expenses, \$5,866.83; legal expenses, \$1,077.65; suspense, \$161.61; legislative expenses, \$818.56.....	35,414.06
(Total expense footings.....)	272,209.01

Total disbursements..... \$2,160,366.15

Balance..... \$ 744,226.06

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances.....	None.
Loans on mortgages (first liens) on real estate.....	None.
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	None.
Cost value of bonds and stocks owned absolutely.....	\$ 412,951.14
Agents' ledger balances, secured.....	24,870.61
Cash in office.....	100.00
Cash deposits in banks to credit of Amos Grannis, Treasurer.....	396,304.31
Total net or invested assets.....	\$ 744,226.06
Deduct depreciation of assets to bring same to market value*.....	6,968.64
Total net or invested assets, less depreciation.....	\$ 737,257.42

*Bonds.

NON-INVESTED ASSETS.

Interest due, \$.....; accrued.....	\$ 1,936.67
Rents due, none; accrued.....	None.
Total non-invested assets.....	\$ 1,936.67
Gross assets.....	\$ 739,194.09

LIABILITIES.

Losses adjusted, due and unpaid (number of claims, 7).....	\$ 28,357.14
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money, none; interest accrued on same.....	None.
Advance assessments, \$25,324.69; bonus or dividend obligations, none.....	25,324.69
All other (not including contingent mortuary), viz: Suspense, \$135.65; sundry accounts, 2,058.77.....	2,194.42
Total actual liabilities.....	\$ 55,876.25
Balance, net assets.....	\$ 683,317.84

CONTINGENT MORTUARY ASSETS (OR RESOURCES.)

Mortuary assessments, called and not yet due.....	None.
Mortuary assessments, due and unpaid (estimated).....	\$ 32,000.00
Mortuary assessments, not yet called for losses unadjusted, \$12,000.00; resisted, \$16,000.00.....	28,000.00
Reported, \$169,000.00; adjusted, not due, \$233,500.....	402,500.00
Net amount due from members.....	\$ 462,500.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 60).....	\$ 233,500.00
Losses in process of adjustment (number of claims, 3).....	12,000.00
Losses reported (number of claims, 40).....	160,000.00
Losses resisted (number of claims 2).....	16,000.00
Total contingent mortuary liabilities.....	\$ 430,500.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1893.		BUSINESS IN IOWA DURING 1893.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1892.....	49,417	\$163,908,000.00	1,378	\$ 3,379,000.00
Policies or certificates written during year 1893.....	4,184	9,506,500.00	184	251,500.00
Total.....	53,601	\$173,414,500.00	1,562	\$ 3,630,500.00
Deduct number and amount which have ceased to be in force during 1893.....	7,828	22,950,000.00	348	916,500.00
Total policies or certificates in force December 31, 1893.....	45,773	\$150,464,500.00	1,214	\$ 2,714,000.00
Losses and claims on policies or certificates unpaid December 31, 1892.....	160	523,014.28	3	10,500.00
Losses and claims on policies or certificates incurred during year 1893.....	560	1,831,500.00	22	89,500.00
Total.....	720	\$ 2,354,514.28	25	\$ 100,000.00
Losses and claims on policies or certificates paid during the year 1893.....	574	1,188,157.14	23	98,000.00
Surrendered.....		7,500.00		
Policies or certificates terminated by death during 1893.....	560	1,831,500.00	22	89,500.00
Consolidation, 1893.....	143	638,500.00	*4	*14,500.00
Policies or certificates terminated by lapse during 1893.....	7,125	20,486,000.00	330	\$12,500.00

*Gain. †Loss.

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. \$10,000.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No. Guaranteed by faith of the members and funds of the association. No endowment returns.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. No.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

On surrender of policy after being in force five continuous years, 80 per cent of any excess paid by the member over cost of carrying the risk may be returned same paid from moneys advanced by such member.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded according to age.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment?

Answer. Actuaries four per cent. Both.

Has the society an emergency or reserve fund? What is the amount thereof? For what purpose, how is it created and where deposited?

Answer. It has a surplus general fund created by saving from the funds set apart for defraying the expenses, of which \$412,951.14 has been invested in first class interest bearing bonds.

Are the officers and directors elected at annual meeting of members? If not how are they selected?

Answer. There are nine trustees, three of whom are elected each year for a term of three years. Officers are elected by board of trustees immediately after annual meeting each year.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. Only when there is an insurable interest.

Are assignments of certificates to other than such persons allowed?

Answer. Policies are not assignable.

For what purposes are assessments made and under what authority?

Answer. For payment or mortuary claims and for the expenses of the association in accordance with the contracts of the certificates or policies. By authority and under direction of the board of trustees.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. \$52,956.35.

ANNUAL STATEMENT

For the year ending December 31, 1893, of the condition of the

ODD FELLOWS ANNUITY ASSOCIATION.

Organized under the laws of the State of Iowa, made to the Auditor of the State of Iowa, pursuant to the laws of said state.

President, WILLIAM MUSSON.

Secretary, C. H. BAKER.

[Incorporated January 19, 1890.

Commenced business January 19, 1890.]

Principal office, Des Moines, Iowa.

Attorneys for service of process in Iowa, C. C. & C. L. Nourse.

BALANCE SHEET.

Amount of net or invested assets December 31, of previous year..... \$ 11,819.25

IOWA INSURANCE REPORT.

INCOME DURING THE YEAR 1893.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application, without deductions \$ 11,522.00
Annual dues as per contract, without any deduction whatever None.
Assessments: Mortuary, \$17,259.29; expense, \$11,659.90 \$ 28,919.28
Medical examiner's fees paid by applicant..... None.

Total paid by members..... \$ 40,441.28

Interest..... 641.97

Cash received from all other sources, viz:

Advanced by officers, \$1,545.10; sundry receipts, \$415.03..... 1,960.22

Total income..... \$ 43,043.47

Total net resources..... \$ 54,862.72

DISBURSEMENTS DURING THE YEAR 1893.

Losses and claims (detailed schedule filed)..... \$ 10,100.00
Advanced payments returned to rejected applicants..... 470.06

Total paid to members..... \$ 10,570.00

Commission and fees retained by or paid or allowed to agents on account of fees and dues..... 12,296.11

Commissions paid or allowed for collecting assessments..... 1,352.33

Salaries of managers and agents not paid by commissions. None.

Salaries of officers, \$3,911.79; medical director, \$447.75..... 4,359.54

Salaries and other compensation of office employees..... 470.00

Medical examiner's fees, whether paid direct by members or otherwise..... 1,008.00

Rent, \$180.00; advertising and printing, \$810.39..... 990.39

Advanced to officers and agents to be repaid out of future salaries or commissions..... 697.14

All other items, viz:

Postage, legal expense, furniture and fixtures, traveling expenses, contingent, express, janitor, telegrams, exchange, advanced repaid, etc..... 4,397.14

(Total expense footings..... \$25,630.65)

Total disbursements..... \$ 36,200.65

Balance..... \$ 18,662.07

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances..... None.

Loans on mortgages (first liens) on real estate..... \$ 11,300.00

Loans secured by pledge of bonds, stocks or other marketable collaterals..... None.

Cost value of bonds and stocks owned absolutely..... None.

Cash deposits in banks on emergency or reserve fund account:

German Savings Bank, Des Moines, Iowa..... 7,010.57

Judgment on foreclosure..... 451.50

Total net or invested assets..... \$ 18,662.07

Total net or invested assets less depreciation..... \$ 18,662.07

NON-INVESTED ASSETS.

Interest due, none; accrued, \$185.83..... \$ 185.83

Rents due, none; accrued..... None.

Market value of real estate over cost and incumbrances..... 1,300.00

Total non-invested assets..... \$ 1,485.83

Gross assets..... \$ 20,147.90

LIABILITIES.

Losses adjusted, due and unpaid (No. of claims, none).....None.	
Taxes due and accrued.....None.	
Salaries, rents and office expenses due and accrued.....None.	
Borrowed money, \$1,545.19; interest accrued on same.....None.	\$ 1,545.19
Advance assessments, none; bonus or dividend obligations.....None.	
All other (not including contingent mortuary).....None.	
Total actual liabilities.....	\$ 1,545.19
Balance, net assets.....	\$ 18,602.71

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

(None.)

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims 16). Payment being hereby made as per contracts.....\$ 17,100.00	
Losses in process of adjustment (number of claims, ....).....None.	
Losses reported (number of claims, ....).....None.	
Losses resisted (number of claims, ....).....None.	
All other contingent liabilities.....None.	
Total contingent mortuary liabilities.....	\$ 17,100.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1893.		BUSINESS IN IOWA DURING 1893.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1892.	1,883	\$ 3,144,600	1,811	\$ 3,023,000
Policies or certificates written during the year 1893.....	1,128	1,671,000	693	1,002,500
Total.....	3,011	\$ 4,815,600	2,504	\$ 4,025,500
Deduct number and amount which have ceased to be in force during 1893.....	473	765,100	430	702,800
Total policies or certificates in force December 31, 1893.....	2,538	\$ 4,050,500	2,074	\$ 3,322,200
Losses and claims on policies or certificates unpaid December 31, 1892.....	9	13,000	8	12,400
Losses and claims on policies or certificates incurred during year 1893.....	10	14,800	9	13,000
Total.....	19	\$ 27,800	17	\$ 25,400
Losses and claims on policies or certificates paid during the year 1893.....	19	10,100	17	8,950
Policies or certificates terminated by death during 1893.....	10	14,800	9	13,000
Policies or certificates terminated by lapse during 1893.....	463	750,300	421	689,800

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Forty-four hundred (\$4,400) dollars (class A). and two thousand (\$2,000) dollars (class B).

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. No.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Class A: fixed amounts without regard to age, amount of benefit graded according to age, and class B graded assessments at approximately 20 per cent less than the actuaries table of mortality, and both classes A and B are subject to increase annual cost not exceeding the natural annual life rate based on the actuaries tables of mortality.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. \$18,602.07.

For what purpose, how is it created and where deposited?

Answer. To pay death losses created by assessment. Deposited with the German Savings Bank, Des Moines, Iowa, and State auditor with the State (for no other purpose than to pay death losses).

Are the officers and directors elected at annual meeting of members?

Answer. Directors.

If not, how are they selected?

Answer. Officers by board of directors.

Is a medical examination required before issuing certificates to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purposes are assessments made, and under what authority?

Answer. To pay mortuary claims and expenses. Provided by amended and substituted articles of incorporation and by-laws.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class.

Answer. Five thousand dollars (class A) and one thousand dollars (class B.)

ANNUAL STATEMENT

For the year ending December 31, 1893, of the condition of the

ODD FELLOWS MUTUAL AID AND ACCIDENT ASSOCIATION.

Organized under the laws of the State of Ohio, made to the Auditor of the State of Iowa, pursuant to the laws of said State.

President, J. R. GEORGE.

Secretary, J. L. MCKINNEY.

[Incorporated January 10, 1882. Commenced business, January 23, 1882.]

Principal office, Piqua, Ohio.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 25,801.95

INCOME DURING THE YEAR 1893.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:	
Gross amount of membership fees required or represented by application, without deductions.....	\$ 10,440.82
Annual dues as per contract, without any deduction whatever.....	24,729.19
Assessments: Mortuary, \$; expense.....	209,144.07
Total paid by members.....	\$ 244,314.08
Total net resources.....	\$ 270,116.03

DISBURSEMENTS DURING THE YEAR 1893.

Losses and claims (detailed schedule filed).	
98 death losses.....	\$ 167,500.00
773 accident losses.....	32,365.00
Total paid to members.....	\$ 199,865.00
Commission and fees retained by or paid or allowed to agents on account of fees and dues.....	\$ 1,465.35
Commissions paid or allowed for collecting assessments.....	7,029.85
Salaries of managers and agents not paid by commissions.....	14,810.50
Salaries of officers, \$; other compensation of officers.....	5,100.00
Salaries and other compensation of office employees.....	2,766.34
Rent, \$300.00; postage, \$367.60; advertising and printing, \$934.45..	1,501.45
All other items, viz: Office expenses.....	860.87
Traveling expense.....	3,718.49
(Total expense footings.....\$42,249.83)	
Total disbursements.....	\$ 242,114.85
Balance.....	\$ 28,001.18

NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely.....	\$ 8,261.50
Cash deposited in banks on emergency or reserve fund account:	
Piqua National Bank.....	19,739.68
Total net or invested assets.....	\$ 28,001.18

NON-INVESTED ASSETS.

Interest due, \$100.00; accrued.....	\$ 100.00
Total non-invested assets.....	\$ 100.00
Gross assets.....	\$ 28,101.18

LIABILITIES.

(None.)

Balance, net assets.....	\$ 28,101.18
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CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	None.
Due and unpaid.....	\$ 7,756.10
Reported.....	42,000.00
Total due from members.....	49,756.10
Deduct estimated cost of collection.....	4,150.00
Net amount due from members.....	\$ 45,606.10

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 5).....	\$ 8,000.00
Losses in process of adjustment (number of claims, 15).....	22,000.00
Losses reported (number of claims, 7).....	14,000.00
Total contingent mortuary liabilities.....	\$ 44,000.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1893.		BUSINESS IN IOWA DURING 1893.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1892.....	13,736	\$21,638,000.00	203	\$ 306,000.00
Policies or certificates reinstated 1893.....	210	327,000.00	11	16,300.00
Policies or certificates written during the year 1893.....	2,272	3,341,000.00	122	188,000.00
Total.....	16,218	\$25,306,000.00	336	\$ 510,000.00
Deduct number and amount which have ceased to be in force during 1893.....	3,614	5,500,000.00	141	204,000.00
Total policies or certificates in force December 31, 1893.....	12,604	\$19,707,000.00	195	\$ 306,000.00
Losses and claims on policies or certificates unpaid December 31, 1892.....	31	\$ 53,000.00		
Losses and claims on policies or certificates incurred during the year 1893.....	94	156,000.00	4	7,000.00
Total.....	125	\$ 209,000.00	4	\$ 7,000.00
Losses and claims on policies or certificates paid during the year 1893.....	98	167,500.00	2	4,000.00
Policies or certificates terminated by death during 1893.....	94	156,000.00	4	7,000.00
Policies or certificates terminated by lapse during 1893.....	3,520	5,443,000.00	137	197,000.00

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Three thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. They do not.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Yes; actual cost of issuing assessment notices.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. We pay \$5.00 per week for each \$1,000.00 insurance, for total disability for a period not exceeding 26 weeks from mortuary fund.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment?

Answer. On age and occupation at entering.

Has the society any emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Eight thousand two hundred and sixty-one dollars and fifty cents.

For what purpose, how is it created and where deposited?

Answer. By percentage from mortuary fund to guarantee the payment of claims in the event of extraordinary losses.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. They are not assignable.

For what purposes are assessments made, and under what authority?

Answer. For the purpose of paying death and accidental losses.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Eleven thousand dollars.

ANNUAL STATEMENT

For the year ending December 31, 1893, of the condition of the

RAILWAY OFFICIALS AND EMPLOYEES ACCIDENT ASSOCIATION.

Organized under the laws of the State of Indiana, made to the Auditor of the State of Iowa pursuant to the laws of said State.

President, CHALMERS BROWN.

Secretary, WM. K. BELLIS.

[Incorporated, June 14, 1889. Commenced business, June, 1889.]

Principal office, 25-32 Ingalls Block, Indianapolis, Indiana.

Attorney for service of process in Iowa—Auditor of State.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 30,602.18

INCOME DURING THE YEAR 1893.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:

Assessments: Indemnity, \$179,003.99; expense, \$144,035.33..... \$ 323,061.35

Total paid by members..... \$ 323,061.35

Interest..... 185.60

Total income..... \$ 323,247.01

Total net resources..... \$ 353,909.19

DISBURSEMENTS DURING THE YEAR 1893.

Losses and claims (detailed schedule filed)..... \$ 178,625.21

Total paid to members..... \$ 178,625.21

Commission and fees retained by or paid or allowed to agents on account of fees and dues..... 84,018.64

Commissions paid or allowed for collecting assessments and exchange..... 12,570.42

Salaries of managers and agents not paid by commissions..... 2,075.00

Salaries of officers..... 6,068.62

Salaries and other compensation of office employees..... 12,371.70

Medical examiner's fees, whether paid direct by members or otherwise..... 2,201.50

Rent, \$2,100.00; taxes, and insurance dep'ts, \$3,599.99; advertising and printing, \$3,795.00..... \$ 9,494.99

All other items, viz:

Furniture, \$62.82; postage, \$3,161.02; legal, \$2,613.25; traveling, \$5,963.01; incidental, \$1,284.03..... 13,034.13

(Total expenses..... \$141,825.06.)

Total disbursements..... \$ 320,450.21

Balance..... \$ 33,458.98

NET OR INVESTED ASSETS.

Agents' ledger balances..... \$ 3,743.99

Cash in office..... 2,248.43

Cash deposits in banks on emergency or reserve fund account:

Fletcher's Bank, Indianapolis, certificates of deposit 103,639. 10,305.63

Fletcher's Bank, Indianapolis, reserve fund deposit..... 2,000.00

All other deposits: Fletcher's..... 14,160.90

Insurance Department of Missouri..... 1,000.00

Total net or invested assets, less depreciation..... \$ 33,458.98

NON-INVESTED ASSETS.

Accepted cash orders on railway paymasters and others..... \$ 167,035.94

Fixtures, furniture and supplies..... 3,500.00

Total non-invested assets..... \$ 170,535.94

Gross assets..... \$ 204,014.92

LIABILITIES.

(None.)

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

(None.)

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 2)..... \$ 7,500.00

Losses in process of adjustment (number of claims, 1)..... 2,000.00

Losses resisted (number of claims, 2)..... 4,000.00

Total mortuary liabilities..... \$ 13,500.00

EXHIBITS OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1893.		BUSINESS IN IOWA DURING 1893.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1892.	20,386	\$ 33,812,185.00	1,500	\$ 2,147,800.00
Policies or certificates written during year 1893.	16,882	31,587,300.00	1,361	1,922,500.00
Total	37,268	\$ 65,399,485.00	2,861	\$ 4,070,300.00
Deduct number and amount which have ceased to be in force during 1893.	20,931	35,482,235.00	1,640	2,346,550.00
Total policies or certificates in force December 31, 1893.	16,337	\$ 29,917,250.00	1,221	\$ 1,723,750.00
Losses and claims on policies or certificates unpaid December 31, 1892.	10	15,300.00	None	None
Losses and claims on policies or certificates incurred during year 1893.	3,210	176,775.21	279	13,142.81
Total	3,220	\$ 192,125.21	279	\$ 13,142.81
Losses and claims on policies or certificates paid during the year 1893.	3,215	178,625.21	279	13,142.81
Policies or certificates terminated by death, 45; lost limb, 12, during 1893.	57	91,400.00 *	4	6,500.00
Policies or certificates terminated by lapse during 1893.	20,874	35,300,835.00	1,645	2,340,050.00

*Death, 1; lost limb, 4.

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. \$10,000 accidental death, with \$50 weekly indemnity.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend return.

Answer. No.

Is any part of the indemnity assessments used for any purpose except to pay claims? If so, what amount and for what purpose?

Answer. No.

Does the association issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value. If so, how are these payments or promises provided for?

Answer. No.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. \$12,305.66.

For what purpose, how is it created and where deposited?

Answer. For protection of policy-holders; from surplus after paying claims and expenses; Fletcher's Bank, Indianapolis.

Are the officers and directors elected at annual meetings of members?

Answer. Yes. Members elect directors. Directors elect officers.

Is a medical examination required before issuing a certificate to applicants?

Answer. No.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purposes are assessments made, and under what authority?

Answer. To meet losses and expenses. By authority of board of directors.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. \$88,500. Only one class, railway employees.

ANNUAL STATEMENT

For the year ending December 31, 1893, of the condition of the

SCANDINAVIAN MUTUAL AID ASSOCIATION.

Organized under the laws of the State of Illinois, made to the Auditor of the State of Iowa, pursuant to the laws of said State.

President, S. P. A. LINDBAHL.

Secretary, NELS NELSON.

[Incorporated, September 12, 1883. Commenced business, October 26, 1883.]

Principal office, Galesburg, Illinois.

Attorney for service of process in Iowa, C. A. Ryden, Des Moines, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year \$ 43,721.90

INCOME DURING THE YEAR 1893.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application, without deductions \$ 7,235.00

Annual dues as per contract, without any deduction whatever None.

Assessments: Mortuary, \$199,376.23; expenses, \$15,068.65 143,445.08

Medical examiners' fees paid by applicant. (Members pay direct to examiner) estimated 1,800.00

Total paid by members \$ 152,480.08

Interest, \$1,430.00; rent None. 1,430.00

Advances to agents repaid None.

Cash received from all other sources, viz: Reinstatements, \$497.15; previous shortages, \$215.00; fines, \$3.00 715.15

(Assessments paid in advance \$4,454.70)

Total income \$ 154,615.23

Total net resources \$ 108,337.22

DISBURSEMENTS DURING THE YEAR 1893.

Losses and claims (detailed schedule filed) \$ 117,250.00

Advanced payments returned to rejected applicants 10.00

Total paid to members \$ 117,260.00

Commission and fees retained by or paid or allowed to agents on account of fees and dues 6,154.00

Commissions paid or allowed for collecting assessments None.

Salaries of managers and agents not paid by commissions 1,593.79

Salaries of officers, \$3,750.00; other compensation of officers, \$455.73.....	\$ 4,205.73
Salaries and other compensation of office employees.....	4,080.15
Medical examiner's fees whether paid direct by members or otherwise.....	1,831.00
Rent, \$206.75; taxes, none; advertising and printing, \$186.25.....	993.00
Advanced to officers and agents to be repaid out of future salaries or commissions.....	None.
All other items, viz: Postage, \$2,414.56; travelling expenses, \$70.80; office fixtures, \$143.29; conference and insurance department fees, \$388.33; fuel and light, \$146.51; miscellaneous, \$33.85.....	3,197.44
Advanced assessments returned to members.....	85.83
(Advanced assessments applied, included above.....\$4,340.58)	
Total expense footings.....	\$15,945.89
Total disbursements.....	\$ 139,350.89
Balance.....	\$ 58,977.33

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances.....	None.
Loans on mortgages (first liens) on real estate.....	None.
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	None.
Cost value of bonds and stocks owned absolutely. U. S. bonds (emergency fund).....	50,965.00
Agents' ledger balances.....	1,201.95
Cash in office.....	564.74
Cash deposits in banks on emergency or reserve fund account:	
Galesburg National Bank for emergency fund.....	5,386.60
All other deposits:	
Galesburg National Bank.....	859.04
Total net or invested assets.....	\$ 58,977.33
Deduct depreciation of assets to bring same to market value*.....	565.00
Total net or invested assets, less depreciation.....	\$ 58,412.33

*U. S. bonds.

NON-INVESTED ASSETS.

(None.)

Gross assets.....	\$ 58,412.33
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LIABILITIES.

Losses adjusted, due and unpaid.....	206.45
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	\$ 980.82
Borrowed money, none; interest accrued on same.....	None.
Advance assessments, \$321.52; bonus or dividend obligations.....	321.52
All other, not including contingent mortuary.....	None.
Total actual liabilities.....	\$ 1,508.79
Balance, net assets.....	\$ 56,903.54

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	\$ 8,134.75
Mortuary assessments not yet called for losses unadjusted, \$5,000.00; resisted, none; reported, \$20,000.00.....	25,000.00
Total due from members.....	\$ 34,134.75
Net amount due from members.....	\$ 34,134.75

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due, (number of claims, 6).....	\$ 7,850.00
Losses in process of adjustment, (number of claims, ..).....	None.
Losses reported (number of claims, 18).....	25,300.00
Losses resisted, (number of claims, ..).....	None.
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	\$ 33,150.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1893.		BUSINESS IN IOWA DURING 1893.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1892.....	8,903	\$12,082,500	907	\$ 1,097,000
Policies or certificates written during the year 1893.....	1,160	1,382,500	79	83,000
Total.....	10,063	\$ 13,465,000	986	\$ 1,180,000
Deduct number and amount which have ceased to be in force during 1893.....	672	\$ 912,000	40	50,500
Total policies or certificates in force Dec. 31, 1893.....	9,391	\$ 12,553,000	946	\$ 1,129,500
Losses and claims on policies or certificates unpaid Dec. 31, 1892.....	25	33,350	4	4,300
Losses and claims on policies or certificates incurred during year 1893.....	50	117,000	11	15,000
Total.....	105	\$ 150,350	15	\$ 19,300
Losses and claims on policies or certificates paid during the year 1893.....	81	117,300	13	17,500
Policies or certificates terminated by death during 1893.....	80	117,000	11	15,000
Policies or certificates terminated by lapse during 1893.....	502	795,000	20	35,500

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. \$3,000.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return?

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims. If so, what amount and for what purpose?

Answer. Ten per cent of same is set aside for the emergency fund. None other.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. None whatever.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Yes.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment?

Answer. The American experience table is used in a modified form. Assessments are based on age at entry.

Has the society an emergency or reserve fund?

Answer. Yes.
 What is the amount thereof?
 Answer. \$55,786.60.
 For what purpose, how is it created and where deposited?
 Answer. For use in cases of excessive mortality. By setting aside 10 per cent. of all mortuary assessments. In U. S. registered 4 per cent. bonds and in the Galesburg National Bank.
 Are the officers and directors elected at annual meeting of members.
 Answer. Directors are elected by the members at each annual meeting. The board of directors elect all officers.
 Is a medical examination required before issuing a certificate to applicants?
 Answer. Yes.
 Are certificates issued to persons other than the families or heirs of the member?
 Answer. Also devisees.
 Are assignments of certificates to other than such persons allowed?
 Answer. No.
 For what purposes are assessments made, and under what authority?
 Answer. Assessments are issued by order of the board of managers for the purpose of paying death losses when such occur; the charter and by-laws of the association provide that the board of managers shall order such assessments.
 What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?
 Answer. Have no classes. An ordinary assessment upon the whole membership December 31, 1893, will produce \$8,561.60

ANNUAL STATEMENT

For the year ending December 31, 1893, of the condition of the

SECURITY LIFE ASSOCIATION.

Organized under the laws of the State of Iowa, made to the Auditor of the State of Iowa, pursuant to the laws of said State.

President, L. P. ALLEN.

Secretary, O. G. WILSON.

[Incorporated, September 8, 1891. Commenced business, June 16, 1892.]

Principal office, Clinton, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year. 23,820.75

INCOME DURING THE YEAR 1893.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:
 Gross amount of membership fees required or represented by application, without deductions.....\$ 1,496.13
 Annual dues as per contract without any deduction whatever.. 4,656.01
 Assessments: Mortuary..... 30,071.69
 Guaranty deposits..... 7,625.67
 Medical examiner's fees paid by applicant, (not reported to this office.

Total paid by members.....\$ 43,849.50

Interest, \$300.73; rent, none\$ 509.73
 Cash received from all other sources, viz:
 Advanced by officers..... 2,423.20
 Assessments paid in advance.....\$138.34

Total income.....\$ 46,782.43

Total net resources.....\$ 70,003.18

DISBURSEMENTS DURING THE YEAR 1893.

Losses and claims (detailed schedule filed).....\$ 35,438.60
 Guaranty deposits returned to beneficiaries..... 378.16
 Advanced payments returned to rejected applicants.....None.

Total paid to members.....\$ 35,516.76

Commission and fees retained by or paid or allowed to agents on account of fees and dues..... 1,496.13

Commissions paid or allowed for collecting assessments..... 946.14

Salaries of managers and agents not paid by commissions. ... 1,962.98

Salaries of officers, \$1,450.17; other compensation of officers, none..... 1,450.17

Salaries and other compensation of office employees 63.10

Medical examiner's fees, whether paid direct by members or otherwise..... 66.50

Rent, \$4.50; taxes, none; advertising and printing, \$970.41..... 983.91

Advances to officers and agents to be repaid out of future salaries and commissions. None.

All other items, viz: Postage, \$305.26; express, \$12.95; office furniture, \$231.96; fees, \$15.90; exchange, \$16.49; traveling expenses, \$283.15; contingent indebtedness of the V. A. S. Fraternity, \$1,102.85..... 2,058.55

(Advanced assessments applied, included above.....\$135.43)

(Total expenses.....\$9,077.48.)

Total disbursements.....\$ 44,804.24

Balance.....\$ 25,708.94

NET OR INVESTED ASSETS.

Reserve fund.....\$ 3,000.00

Guaranty notes on members in good standing..... 17,823.71

Loans secured by pledge of bonds, stocks or other marketable collaterals.....None.

Cost value of bonds and stocks owned absolutely.....None.

Agents' ledger balances.....None.

Cash in office..... 81.00

Cash deposits in banks on emergency or reserve fund account:

With L. Lamb, treasurer, in Merchants National Bank,

Clinton, Iowa..... 4,318.47

All other deposits: With L. Lamb, treasurer, in Merchants National Bank, Clinton, Iowa..... 485.76

Total net or invested assets.....\$ 25,708.94

Deduct depreciation of assets to bring same to market value.....None.

Total net or invested assets, less depreciation.....\$ 25,708.94

NON-INVESTED ASSETS.

Interest due, \$180.00; accrued, \$944.06.....\$ 1,124.06

Rents due, none; accrued.....None.

Market value of real estate over cost and incumbrances.....None.

Market value of bonds and stocks over cost.....None.

Total non-invested assets.....\$ 1,124.06

Gross assets.....\$ 26,833.00

LIABILITIES.

Losses adjusted, due and unpaid (number of claims, ..).....None.	
Taxes due and accrued.....None.	
Salaries, rents and office expenses due and accrued.....\$	759.88
Borrowed money, none; interest accrued on same.....None.	
Advance assessments, \$38.53; bonus or dividend obligations, none.....	38.53
Total actual liabilities.....	\$ 792.41
Balance net assets.....	\$ 26,041.40

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, reported.....\$	4,565.23
Total due from members.....	\$ 4,565.23
Deduct estimated cost of collection.....	228.26
Net amount due from members.....	\$ 4,336.97

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, ..).....None.	
Losses in process of adjustment (number of claims, ..).....None.	
Losses reported (number of claims, 3) estimated.....	3,375.00
Losses resisted (number of claims, none).....None.	
Total contingent mortuary liabilities.....	\$ 3,375.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1893.		BUSINESS IN IOWA DURING 1893.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1892.....	915	\$1,804,450.00	796	\$1,568,800.00
Policies or certificates written during the year 1893.....	672	1,333,100.00	534	1,028,100.00
Policies or certificates reinstated during the yr., 1893.....	2	6,000.00	3	6,000.00
Total.....	1,589	\$3,143,550.00	1,333	\$2,602,900.00
Deduct number and amount which have ceased to be in force during 1893.....	194	375,750.00	170	330,100.00
Total policies or certificates in force December 31, 1893.....	1,395	\$2,767,800.00	1,163	\$2,272,800.00
Losses and claims on policies or certificates unpaid December 31, 1892.....	6	12,000.00	6	12,000.00
Losses and claims on policies or certificates incurred during year 1893.....	20	38,000.00	15	29,000.00
Total.....	26	\$ 50,000.00	21	\$ 41,000.00
Losses and claims on policies or certificates paid during the year 1893.....	23	28,193.14	18	22,346.81
Policies or certificates terminated by death during 1893.....	20	38,000.00	15	29,000.00
Policies or certificates terminated by lapse during 1893.....	174	337,750.00	155	301,100.00

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Two thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Twenty per cent of mortuary assessments is placed in the surplus fund.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. American mortality tables.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment?

Answer. Assessments are levied on age at entry.

Has the society an emergency or reserve fund?

Answer. Yes.

For what purpose, how is it created and where deposited?

Answer. A guaranty fund created by deposit at entry for the purpose of securing persistent membership. A surplus fund created from twenty per cent of mortuary assessments, and lapses from guaranty fund for the purposes of paying losses in excess of a rate of ten deaths per annum per 1,000 members.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No. Benefit is made payable as authorized by the laws of the State of Iowa.

For what purposes are assessments made, and under what authority?

Answer. For mortuary and contingent expense funds, by the board of managers. What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Sixteen hundred, fifty-five and forty-four one-hundredths dollars. Only one class.

ANNUAL STATEMENT

For the year ending December 31, 1893, of the condition of the

SOUTH-WESTERN MUTUAL LIFE ASSOCIATION.

Organized under the laws of the State of Iowa, made to the Auditor of the State of Iowa, pursuant to the laws of said State.

President, A. B. COOPER.

Secretary, H. S. HALEBERT.

[Incorporated August 2, 1882. Commenced business August 2, 1882.]

Principal office, Marshalltown, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 30,100.01

INCOME DURING THE YEAR 1893.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application, without deduction.....\$ 4,047.19
Assessments: Mortuary, \$50,418.89; expense, \$21,573.91..... 80,992.80
Investment fund..... 922.06

Total paid by members.....\$ 85,962.05
Interest..... 2,899.70
Advances to agents repaid..... 320.36
(Assessments paid in advance.....\$171.92)

Total income.....\$ 88,682.11

Total net resources.....\$ 127,872.12

DISBURSEMENTS DURING THE YEAR 1893.

Options on policies issued prior to 1889, \$2,444.88; investment certificates, \$90.39; judgment, \$1,062.25.....\$ 3,546.52
Losses and claims (detailed schedule filed)..... 55,000.00
Advanced payments returned to rejected applicants..... 15.00

Total paid to members.....\$ 58,561.52
Commissions and fees retained by or paid or allowed to agents on account of fees and dues..... 5,250.22
Commissions paid or allowed for collecting assessments..... 2,524.23
Salaries of managers and agents not paid by commissions..... 2,879.28
Salaries and expenses of officers..... 5,466.84
Salaries and other compensation of office employees..... 2,200.33
Medical examiner's fees, whether paid direct by members or otherwise..... 727.00
Taxes, \$190.98; advertising and printing, \$1,297.54..... 1,488.52
Advanced to officers and agents to be repaid out of future salaries or commissions..... 653.30
All other items, viz: Postage, express and telegrams, \$616.50; general office expense, \$353.41; stationery, \$13.65; legal services, \$325.00; interest and exchange, \$12.35..... 1,322.21
(Advanced assessments applied, included above.....\$171.92)
(Total expenses footing.....\$22,511.93)

Total disbursements.....\$ 81,073.45

Balance.....\$ 46,798.67

NET OR INVESTED ASSETS.

Loans on mortgages (first liens) on real estate.....\$ 40,375.00
Agents' ledger balances..... 653.30
Cash in office..... 2,486.88
Cash deposits in banks on emergency or reserve fund account: Insurance Department of Missouri..... 1,000.00
All other deposits: First National Bank, Marshalltown..... 205.37
Certificates of deposits: First National Bank Marshalltown..... 2,309.76
Marshalltown State Bank..... 421.66

Total net or invested assets.....\$ 47,451.97
Deduct depreciation of assets to bring same to market value..... 653.30

Total net or invested assets, less depreciation.....\$ 46,798.67

NON-INVESTED ASSETS.

Interest due, \$155.00; accrued, \$378.15.....\$ 733.15
Rents due, none; accrued.....None.
Market value of real estate over cost and incumbrances.....None.

Total non-invested assets.....\$ 733.15

Gross assets.....\$ 47,531.82

LIABILITIES.

Losses adjusted, due and unpaid (number of claims.....)None.
Taxes due and accrued.....None.
Salaries, rents and office expenses due and accrued.....\$ 150.00
Borrowed money, none; interest accrued on same.....None.
Advance assessments, \$171.92; bonus or dividend obligations.....None.

Total actual liabilities.....\$ 321.92

Balance, net assets.....\$ 47,209.90

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....\$ 10,000.00
Mortuary assessments, not yet called for losses unadjusted, none; resisted, none: reported.....None.

Total due from members.....\$ 10,000.00

Net amount due from members.....\$ 10,000.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims.....)None.
Losses in process of adjustment (number of claims.....)None.
Losses reported (number of claims.....)None.
Losses resisted (number of claims.....)2,000.00

Total contingent mortuary liabilities.....\$ 2,000.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1893.		BUSINESS IN IOWA DURING 1893.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1892.	4,464	\$ 6,383,000.00	3,939	\$ 5,684,500.00
Policies or certificates written during year 1893.	840	1,168,000.00	689	964,500.00
Total	5,304	7,551,000.00	4,628	6,649,000.00
Deduct number and amount which have ceased to be in force during 1893.	606	862,000.00	407	723,000.00
Total policies or certificates in force December 31, 1893.	4,698	6,689,000.00	4,131	5,926,000.00
Losses and claims on policies or certificates unpaid December 31, 1892.	5	8,000.00	4	7,000.00
Losses and claims on policies or certificates incurred during year 1893.	28	47,000.00	21	36,000.00
Total	33	55,000.00	25	43,000.00
Losses and claims on policies or certificates paid during the year 1893.	33	55,000.00	25	43,000.00
Policies or certificates terminated by death during 1893.	28	47,000.00	21	36,000.00
Policies or certificates terminated by lapse during 1893.	578	815,000.00	476	657,000.00

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Five thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No. Deficiency, if any, made up from reserve or emergency fund.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Surplus after paying all losses is placed in the reserve or emergency fund for the purpose of paying all losses in excess of actaries table and to guarantee the payment of all policies in full.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

In levying mortuary assessments are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Actaries table of mortality loaded 25 per cent. Fixed rate at age of entrance.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. \$41,891.90.

For what purpose, how is it created, and where deposited?

Answer. To pay losses in excess of actaries table and to guarantee the payment of all policies in full. Created by laying aside all surplus after providing for current losses, and interest derived from loaning that fund; Auditor of State.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purposes are assessments made, and under what authority?

Answer. To pay death losses; articles of incorporation.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. \$5,000.00.

ANNUAL STATEMENT

For the year ending December 31, 1893, of the condition of the

UNITED STATES MASONIC BENEVOLENT ASSOCIATION.

Organized under the laws of the State of Iowa, made to the Auditor of the State of Iowa, in pursuance of the laws of said State.

President, HON. JOSEPH R. REED.

Secretary, WILLIAM J. JAMESON.

[Incorporated, February 5, 1884. Commenced business, February, 1886.]

Principal office, Masonic Temple, Council Bluffs, Iowa.

Attorney for service of process in Iowa—John Y. Stone.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 191,729.65

INCOME DURING THE YEAR 1893.

Gross amount paid by members to the Association or its agents without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application, without deductions.....	\$ 0,796.00
Annual dues as per contract without any deduction whatever.....	None.
Assessments: Mortuary, \$181,347.65; expense, \$60,418.45.....	241,765.50
Medical examiner's fees paid by applicant.....	None

Total paid by members.....	\$ 251,531.50
Interest, \$8,601.00; rent, \$.....	8,601.90
Advances to agents repaid.....	None.
Cash received from all other sources, viz: Guarantee fund.....	5,263.24
Advance assessments.....	8,455.03
General fund.....	1,136.96

Total income..... \$ 274,991.63

Total net resources..... \$ 466,721.28

DISBURSEMENTS DURING THE YEAR 1893.

Losses and claims (detailed schedule filed).....	\$ 190,650.00
Advanced payments returned to rejected applicants.....	None.

Total paid to members.....	\$ 190,650.00
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	9,796.00
Commissions paid or allowed for collecting assessments.....	6,051.16
Salaries of managers and agents not paid by commissions.....	15,000.00
Salaries of officers and clerk hire; other compensation of officers.....	22,222.88
Medical examiner's fees, whether paid direct by members or otherwise.....	1,459.60
Rent included in expense; taxes included in expense; advertising and printing.....	2,065.37
All other items, viz: Postage.....	1,938.30
Traveling expense.....	2,646.80
Expense.....	8,013.73
Assessments paid from advance assessments.....	8,411.81

Total disbursements..... \$ 269,125.55

Balance..... \$ 197,595.73

NET OR INVESTED ASSETS.

Guarantee notes.....	\$ 103,127.65
Loans on mortgages (first liens) on real estate.....	44,140.79
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	None.
Agents' ledger balances.....	8,414.94
Cash in Citizens State Bank.....	15,612.37
Cash deposits in banks on emergency or reserve fund account:	
Guarantee cash deposited State of Missouri.....	1,000.00
Special deposit in Citizens State Bank.....	5,000.00

Total net or invested assets less depreciation..... \$ 197,595.73

NON-INVESTED ASSETS.

Interest due, \$16,312.76; accrued, \$4,208.44.....	\$ 14,521.20
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Total non-invested assets..... \$ 14,521.20

Gross assets..... \$ 212,116.93

LIABILITIES.

Losses adjusted, due and unpaid (number of claims, none).None.	
Taxes due and accrued.....None.	
Salaries, rents and office expenses due and accrued.....None.	
Borrowed money, none; interest accrued on same.....None.	
Advance assessm'ts, \$541.32; bonus or dividend obligations. None.	\$ 541.32
Total actual liabilities.....	\$ 541.32
Balance net assets.....	\$ 211,575.61

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due.....	\$ 41,250.00
Net amount due from members.....	\$ 41,250.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 17).....	\$ 41,250.00
Total contingent mortuary liabilities.....	\$ 41,250.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1893.		BUSINESS IN IOWA DURING 1893.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1892.....	8,844	\$21,706,250.00	1,136	\$2,792,500.00
Policies or certificates written during the year 1893.....	1,880	4,326,250.00	163	385,000.00
Total.....	10,724	\$26,032,500.00	1,299	\$3,177,500.00
Deduct number and amount which have ceased to be in force during 1893.....	2,724	6,522,500.00	358	871,250.00
Total policies or certificates in force December 31, 1893.....	8,000	\$19,510,000.00	941	\$2,306,250.00
Losses and claims on policies or certificates unpaid December 31, 1892.....	22	54,400.00	8	19,400.00
Losses and claims on policies or certificates incurred during year 1893.....	94	231,000.00	10	25,000.00
Total.....	116	\$286,300.00	18	\$44,400.00
Losses and claims on policies or certificates paid during the year 1893.....	77	190,550.00	16	39,400.00
Policies or certificates terminated by death during 1893.....	94	231,000.00	10	25,000.00
Policies or certificates terminated by lapse during 1893.....	2,630	6,290,600.00	348	846,250.00

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Six thousand dollars based on certificates of one thousand dollars each.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No; but certificates are paid in full out of mortuary fund provided by articles of incorporation. Members being subject to additional assessments to meet any deficiency.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. The expense of defending against unjust or unlawful death claims may be paid from mortuary fund. All other expense paid out of expense fund.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition

any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

In levying mortuary assessments are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. On age at entry.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment?

Answer. Mortuary premiums are graded on American experience and combined actuary tables.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Forty-five thousand six hundred and fifty dollars.

For what purpose, how is it created and where deposited?

Answer. It is created to enable the association to meet extraordinary death losses and is made up from surplus mortuary fund. Deposited with auditor of State.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made, and under what authority?

Answer. To pay death losses, for guaranty fund and for expense fund under articles of incorporation and laws of Iowa.

What sum of money would an ordinary assessment for the payment of a single certificate of \$1,000.00 produce?

Answer. Nine thousand six hundred dollars.

ANNUAL STATEMENT

For the year ending December 31, 1893, of the condition of the

UNITED STATES MUTUAL ACCIDENT ASSOCIATION.

Organized under the laws of the State of New York, made to the Auditor of the State of Iowa, pursuant to the laws of said State.

President, CHARLES R. PEET.

Secretary JAMES R. PITCHER.

[Incorporated under Chapter 319, Laws of 1848. Commenced business, Nov. 2, 1877.]
Re-incorporated under Chapter 175, Laws of 1883.

Principal office, 320, 322 and 324 Broadway, New York City.

Attorney for service of process in Iowa, Leoran W. Reynolds, Boone, Iowa.

BALANCE SHEET.

Amount of net or invested assets, December 31st of previous year.....\$ 165,703.09

IOWA INSURANCE REPORT.

INCOME DURING THE YEAR 1893.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:	
Gross amount of membership fees required or represented by application, without deductions.....	\$ 43,032.00
Annual dues.....	None.
Assessments: Mortuary, none; expense, \$514,900.48; indemnity, \$377,088.56.....	891,989.04
Total paid by members.....	\$ 935,021.04
Interest.....	5,202.79
Advances to agents repaid.....	None.
Cash received from all other sources.....	46,308.09
(Assessments paid in advance.....)	\$12,143.30)

Total income	\$ 996,531.92
Total net resources.....	\$1,152,325.01

DISBURSEMENTS DURING THE YEAR 1893.

Losses and claims (detailed schedule filed): Mortuary, \$150,908.33; indemnity, \$295,386.87.....	\$ 446,295.20
Advanced payments returned to members.....	1,650.63
Commission and fees retained by or paid or allowed to agents on account of fees and dues.....	179,056.82
Commissions paid or allowed for collecting assessments.....	98,705.67
Salaries of managers and agents not paid by commissions.....	45,921.05
Salaries of officers, \$10,141.55; other compensation of officers, None.....	10,141.55
Salaries and other compensation of office employees.....	82,767.06
Medical examiner's fees paid by office.....	11,493.04
Rent, \$20,402.06; taxes, \$5,156.33; advertising and printing, \$29,120.90.....	54,679.29
Advanced to officers and agents to be repaid out of future salaries or commissions.....	None.
All other items, viz:	
Legal expenses.....	\$ 14,809.96
Traveling expenses.....	12,203.08
Books and stationery.....	5,979.41
Postage and exchange.....	11,842.91
Miscellaneous charges.....	19,839.92
Furniture and fixtures.....	1,311.02—\$ 65,986.30
(Advance assessments applied.....)	\$13,793.93)
(Total expense footings.....)	\$548,750.80)
Total disbursements.....	\$ 996,066.63
Balance.....	\$ 155,628.38

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances.....	None.
Loans on mortgages (first liens) on real estate.....	\$ 74,000.00
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	None.
Cost value of bonds and stocks owned absolutely.....	11,837.47
Agents' ledger balances.....	16,376.34
Cash in office.....	5,231.40
Cash deposits in banks on emergency or reserve fund account—	
Atlantic Trust Co. (New York).....	\$ 32,964.26
Tradesmen's National Bank (New York).....	10,000.00— 42,964.26
All other deposits:	
Central National Bank, New York.....	\$ 1,466.02
Tradesmen's National Bank, New York.....	732.89—\$ 2,218.91
Total net or invested assets.....	\$ 155,628.38

IOWA INSURANCE REPORT.

NON-INVESTED ASSETS.

Interest due and accrued.....	\$ 791.64
Market value of bonds and stocks, over par value.....	None.
Total non-invested assets.....	\$ 791.64
Furniture, fixtures and supplies.....	\$21,176.41.
Gross assets.....	\$ 156,420.02

LIABILITIES.

Losses adjusted, due and unpaid.....	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money; interest accrued on same.....	\$ 15,000.00
Advance assessments and special deposits.....	39,790.61
Outstanding bond obligations.....	None.
All other (not including contingent mortuary) unpaid accounts, estimated.....	4,000.00
Total actual liabilities.....	\$ 58,790.61
Balance net assets.....	\$ 97,600.01

CONTINGENT MORTUARY AND INDEMNITY ASSETS.

Mortuary assessments, called and not yet due.....	None.
Mortuary assessments, due and unpaid.....	None.
Mortuary assessments, not yet called for losses unadjusted, \$24,000.00; resisted, \$22,000.00; reported, \$26,000.00.....	\$ 81,000.00
Total mortuary assessments due.....	\$ 81,000.00
Indemnity assessments, called and not yet due.....	\$ 10,283.12
Indemnity assessments, due and unpaid.....	None.
Indemnity assessments, not yet called for indemnity claims unadjusted, \$15,894.28; resisted, \$.....; reported, \$9,634.82.....	25,529.10
Total indemnity assessments due.....	\$ 41,812.22
Total due from members.....	\$ 122,812.22
Deduct estimated cost of collection.....	5,325.00
Net amount due from members.....	\$ 117,487.22

CONTINGENT MORTUARY AND INDEMNITY LIABILITIES.

Mortuary claims adjusted, not yet due (number of claims, 1).....	\$ 5,000.00
Mortuary claims in process of adjustment (number of claims, 4).....	19,000.00
Mortuary claims reported, \$35,000.00; resisted, \$22,000.00.....	87,000.00
Total contingent mortuary claims.....	\$ 111,000.00
Indemnity claims adjusted, not yet due (number of claims, none).....	None.
Indemnity claims in process of adjustment (number of claims, 119).....	15,894.28
Indemnity claims reported and probable liability thereon (number of claims, 140).....	9,634.82
Total contingent indemnity claims.....	\$ 25,529.10
Total contingent liabilities.....	\$ 136,529.10

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1893.		BUSINESS IN IOWA DURING 1893	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1892..	59,933	\$263,265,150.00	1,110	\$5,087,100.00
Policies or certificates written during the year 1893..	21,516	122,811,700.00	608	2,762,740.00
Number and amount reinstated during 1893.....	890	4,357,000.00	21	104,000.00
Total.....	82,339	\$420,433,850.00	1,739	\$7,953,840.00
Deduct number and amount which have ceased to be in force during 1893.....	31,462	152,476,250.00	813	3,506,000.00
Total policies or certificates in force December 31, 1893.....	50,877	\$267,957,600.00	926	\$4,447,840.00
Losses and claims on policies or certificates unpaid December 31, 1892.....	342	82,950.84	8	3,317.13
Losses and claims on policies or certificates incurred during year 1893.....	3,609	469,863.46	94	12,433.43
Total.....	3,951	\$552,814.30	102	\$15,750.56
Losses and claims on policies or certificates paid during the year 1893.....	3,575	446,295.20	89	5,032.71
Policies or certificates terminated by death during 1893.....	24	119,000.00	2	10,000.00
Policies or certificates terminated by lapse during 1893.....	31,438	152,357,250.00	811	\$3,496,000.00

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee per capita?

Answer. Fees required now only on certain forms—in these \$5.00, except when waived by secretary. Total entrance fees, \$43,032.00.

Give amount of annual dues.

Answer. None.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Maximum certificates or policies, fifteen thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guaranty or premium is allowed any dividend or endowment return.

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. No.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. One hundred and twenty-eight thousand eight hundred and one dollars and seventy-three cents.

For what purpose, how is it created and where deposited?

Answer. For paying excessive losses by accident. Created by surplus from assessment funds. In mortgages, \$74,000.00; cash, \$32,964.26 deposited with Atlantic Trust Co., N. Y.; St. Louis, Mo., city bonds cost \$1,000; \$10,000 Saratoga Co., N. Y., bonds, cost \$10,837.47; deposited with Mercantile Trust Co., N. Y.; cash, \$10,000.00 deposited with Tradesmen's National Bank, N. Y.

Are the officers and directors elected at annual meeting of members?

Answer. Yes, except treasurer, who is not a member of the board, and is appointed by board of directors. Secretary holds office during good behavior.

Number of death claims compromised or resisted and brief statement of reason?

Answer. Five claims compromised.

Number of classes of members?

Answer. Twenty-four. Average age of members, 34; maximum, 65; minimum, 18.

Maximum amount of certificate in each class?

Answer. A. AA, AAA, A.S., T.F., E.F. L.F., S.T., D.O., L., H.A., \$5,000; D.F., D.L., S.F., A.F., C.L., L.A., \$10,000; I.O., \$1,000; H.L., L.H., \$2,500; B, \$4,000; C, \$3,000 and \$2,000; D, \$2,000 and \$1,500; E, \$350.

Amount of assessment in each class per capita?

Answer. Half indemnity, \$1.00; double full, \$4.00; double limited, \$6.00; limited, \$3.00; death only, \$4.00; indemnity only, \$3.00; S.T., \$2.50 and \$4.00; H. A., \$4.50; all others, \$2.00 each.

When, and how often are assessments levied?

Answer. First assessment with certificate, and thereafter as losses and expenses require.

In what states is the association doing business?

Answer. Alabama, Arkansas, California, Colorado, Connecticut, Delaware, Florida, Georgia, Illinois, Indiana, Iowa, Kentucky, Maryland, Massachusetts, Michigan, Minnesota, Missouri, Nebraska, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming.

Number in each class at the beginning and end of the year?

Answer. January 1, 1893, division A, 15,952; AA, 15,771; AAA, 14,432; DF, 4,872; L, 541; DL, 18; WIO, 40; DO, 110; HI, 1,063; B, 1,091; C, 255; D, 241; E, 3; AS, 3,410; SF, 1,420; AF, 246; CL, 132; TF, 67; EF, 110; LA, 60; LF, 50; LH, 11; ST, 8; Total, 59,933. December 31, 1893, division A, 12,184; AA, 11,967; AAA, 11,303; DF, 4,120; L, 326; DL, 10; WIO, 24; DO, 78; HI, 793; B, 784; C, 205; D, 173; E, 0; AS, 1,795; SF, 3,340; AF, 1,290; TF, 48; EF, 1,581; ST, 11; LA, 38; LF, 29; LH, 3; CL, 802; HA, 93; Total, 50,877.

Number of each class who died during the year by accident?

Answer. Division A, 8; AA, 5; AAA, 2; D.F., 1; S.F., 1; C.L., 1; A.S., 2; B, 1; D, 2; C, 1.

What is the aggregate amount of one assessment upon all members of the corporation?

Answer. One hundred and ten thousand and forty-five dollars and fifty cents.

Are the applicants for membership subjected to a thorough medical examination, and found to be good risks before being received?

Answer. No.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. One hundred and ten thousand and forty-five dollars and fifty cents.

ANNUAL STATEMENT

For the year ending December 31, 1893, of the condition of the

WESTERN ACCIDENT ASSOCIATION.

Organized under the laws of the State of Iowa, made to the Auditor of the State of Iowa, pursuant to the laws of said State.

President, GEO. B. ALBERT.

Secretary, J. G. VAN ORMAN.

[Incorporated, September 7, 1891. Commenced business, September 8, 1891.]

Principal office, Marshalltown, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 1,220.71

INCOME DURING THE YEAR 1893.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application, without deductions.....	\$ 615.00
Assessments: Mortuary, \$3,739.20; expense, \$1,246.40.....	4,985.60
Total paid by members.....	\$ 5,600.60
Cash received from all other sources, viz: Notes.....	584.92
Paymaster's orders.....	3,213.41

Total income..... \$ 9,398.93

Total net resources..... \$ 10,519.04

DISBURSEMENTS DURING THE YEAR 1893.

Losses and claims (detailed schedule filed).....	\$ 2,818.83
Total paid to members.....	\$ 2,818.83
Commissions paid or allowed for collecting assessments.....	103.12
Other compensation of officers.....	900.00
Salaries and other compensation of office employees.....	890.50
Medical examiner's fees, whether paid direct by members or otherwise.....	28.90
Rent, \$127.65; advertising and printing, \$82.10.....	209.75
All other items, viz: Auditor of State, \$10.00; fuel and lights, \$6.50; traveling expenses, \$189.50; postage, \$48.12.....	263.12

Total disbursements..... \$ 5,214.22

Balance..... \$ 5,405.42

NET OR INVESTED ASSETS.

Cash deposits in banks on emergency or reserve fund account:	
Marshalltown State Bank.....	1,007.09
Paymaster's orders.....	3,213.41
All other deposits:	
Notes.....	584.92

Total net or invested assets..... \$ 5,405.42

Total net or invested assets, less depreciation..... \$ 5,405.42

NON-INVESTED ASSETS.

(None.)

LIABILITIES.

(None.)

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

(None.)

CONTINGENT MORTUARY LIABILITIES.

(None.)

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AMOUNT.

	TOTAL BUSINESS OF 1893.	
	Number.	Amount.
Policies or certificates in force December 31, 1892.....	402	\$ 444,675.00
Policies or certificates written during the year 1893.....	621	591,450.00
Total.....	1,023	\$ 1,036,125.00
Deduct No. and amt. which have ceased to be in force during 1893.....	508	627,848.00
Total policies or certificates in force Dec. 31, 1893.....	425	\$ 408,275.00
Losses and claims on policies or certificates unpaid Dec. 31, 1893.....	None.	None.
Losses and claims on policies or certificates incurred during 1893.....	94	2,818.83
Total.....	94	\$ 2,818.83
Losses and claims on policies or certificates paid during yr. 1893.....	94	2,818.83
Policies or certificates terminated by death during 1893.....	None.	None.
Policies or certificates terminated by lapse during 1893.....	508	627,848.00

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life.

Answer. Five thousand dollars for accidental death and twenty-five dollars weekly indemnity.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return?

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. No.

Does the association or company issue endowment certificates or policies or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Fixed sums are charged.

If mortuary tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment?

Answer. Not applicable to accident insurance.

Has the society an emergency or reserve fund?

Answer. No.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

Is a medical examination required before issuing a certificate to applicants?

Answer. No.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purposes are assessments made, and under what authority?

Answer. For the purpose of paying death claims, weekly indemnities and necessary expenses.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. \$2,025.00.

ANNUAL STATEMENT.

For the year ending December 31, 1893, of the condition of the

WOODMEN ACCIDENT ASSOCIATION.

Organized under the laws of the State of Nebraska, made to the Auditor of the State of Iowa pursuant to the laws of said State.

President, A. O. FAULKNER.

Secretary, A. D. HICKS.

[Incorporated July 8, 1890. Commenced business August 11, 1890.]

Principal office, rooms 4 and 5 Lansing Theater Building, Lincoln, Nebraska.
Attorney for service of process in Iowa, Perry Perkins, Des Moines, Iowa.

BALANCE SHEET.

Amount of net or invested assets December 31 of previous year.....\$ 1,451.20

INCOME DURING YEAR 1893.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:
Gross amount of membership fees required or represented by application, without deduction.....\$ 9,327.00
Annual dues as per contract, without any deduction whatever.....9,366.25
Assessments: Benefit, indemnity, expense.....19,691.00
Total paid by members.....\$ 38,384.25
(Assessments paid in advance.....\$126.)
Total income.....\$ 38,384.25
Total net resources.....\$ 39,835.45

DISBURSEMENTS DURING YEAR 1893.

Losses and claims (detailed schedule filed).....\$ 16,892.09
Total paid to members.....\$ 16,892.09
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....9,327.00
Salaries of officers, clerk hire, other compensation of officers.....4,026.85
Rent, \$335; taxes, none; advertising and printing, \$861.65.....1,196.65
All other items, viz: Stamps.....925.00
Sundries, expense adjusting claims and traveling expenses.....2,431.25
(Advanced assessments applied, included above.....\$126)
(Total expense footings.....\$17,906.75)
Total disbursements.....\$ 34,798.84
Balance.....\$ 5,036.61

NET OR INVESTED ASSETS.

Cash deposits in banks on emergency or reserve fund account: Columbia National Bank, J. H. McClay, treasurer.....\$ 5,036.61
Total net or invested assets, less depreciation.....\$ 5,036.61

NON-INVESTED ASSETS.
(None.)

LIABILITIES.

Advance assessments.....\$ 126.00
Total actual liabilities.....\$ 126.00
Balance, net assets.....\$ 4,910.61
CONTINGENT MORTUARY ASSETS (OR RESOURCES).
Total due from members.....\$ 8,882.00
Deduct estimated cost of collection.....888.20
Net amount due from members.....\$ 7,993.80
CONTINGENT MORTUARY LIABILITIES.
Losses reported (number of claims, 20).....\$ 740.00
Total contingent mortuary liabilities.....\$ 740.00

EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1893.		BUSINESS IN IOWA DURING 1893.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1892.....	3,420	\$7,556,100.00	185	\$ 421,950.00
Policies or certificates written during the year 1893.....	3,109	6,062,450.00	312	634,350.00
Total.....	6,529	13,618,550.00	497	\$1,056,300.00
Deduct number and amount which have ceased to be in force during 1893.....	1,846	3,752,200.00	119	258,150.00
Total policies or certificates in force December 31, 1893.....	4,683	\$9,866,350.00	378	\$ 798,150.00
Losses and claims on policies or certificates unpaid December 31, 1892.....	17	476.00		
Losses and claims on policies or certificates incurred during year 1893.....	453	16,632.09	31	749.49
Total.....	470	\$ 17,108.09	31	\$ 749.49
Losses and claims on policies or certificates paid during the year 1893.....	456	16,892.09	31	749.49
Policies or certificates terminated by death during 1893.....	1	3,000.00		
Policies or certificates terminated by lapse during 1893.....	1,845	3,432,300.00	119	258,150.00

MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. \$5,000.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Ten per cent for collecting.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or policies provided for?

Answer. No.

In levying mortuary assessment, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Two dollars each for all classes under \$3,000 and \$3 each for \$5,000.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. \$5,036.61.

For what purpose, how is it created, and where deposited?

Answer. Columbia National Bank, Lincoln, Neb.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

Is a medical examination required before issuing a certificate to applicants?

Answer. No.

Are certificates issued to persons other than the families or heirs of the member?

Answer. To relatives and estate.

For what purposes are assessments made, and under what authority?

Answer. Assessments are made every three months for paying claims and running expenses.

What sum of money would an ordinary assessment for the payment of a single child's produce in each class?

Answer. \$9,069.30.

NAME AND LOCATION OF COMPANIES.

Companies authorized to do business in Iowa for the current year.

FIRE.

NAME OF COMPANY.	LOCATION.	
	CITY.	STATE.
IOWA COMPANIES.		
Anchor Mutual Fire	Creston	Iowa.
Capital	Des Moines	Iowa.
Council Bluffs	Council Bluffs	Iowa.
Des Moines	Des Moines	Iowa.
Dubuque Fire and Marine	Dubuque	Iowa.
Farmers	Cedar Rapids	Iowa.
Fidelity	Des Moines	Iowa.
German Mutual Fire	Davenport	Iowa.
Hawkeye	Des Moines	Iowa.
Iowa Fire Insurance Company	Des Moines	Iowa.
Iowa State Mutual	Keokuk	Iowa.
Key City	Dubuque	Iowa.
Merchants and Bankers Mutual	Des Moines	Iowa.
Merchants and Manufacturers Fire	Clinton	Iowa.
Mill Owners Mutual Fire	Des Moines	Iowa.
Security Fire	Davenport	Iowa.
State	Des Moines	Iowa.
Underwriters Mutual	Sioux City	Iowa.
OTHER THAN IOWA COMPANIES.		
Aetna	Hartford	Connecticut.
Agricultural	Watertown	New York.
American	Boston	Massachusetts.
American	Newark	New Jersey.
American Central	St. Louis	Missouri.
American Fire	New York	New York.
American Fire	Philadelphia	Pennsylvania.
Atlas Assurance—U. S. Branch	Chicago	Illinois.
Boylston	Boston	Massachusetts.
British America Assurance	Toronto	Canada.
Buffalo German	Buffalo	New York.
Caledonian—U. S. Branch	Philadelphia	Pennsylvania.
Citizens	Pittsburg	Pennsylvania.
Commercial Union—U. S. Branch	New York	New York.
Concordia Fire	Milwaukee	Wisconsin.
Connecticut Fire	Hartford	Connecticut.
Continental	New York	New York.
Delaware	Philadelphia	Pennsylvania.
Detroit Fire and Marine	Detroit	Michigan.
Dwelling House	Boston	Massachusetts.
Eagle Fire	New York	New York.
Equitable Fire and Marine	Providence	Rhode Island.
Farmers Fire	York	Pennsylvania.
Fire Association of Philadelphia	Philadelphia	Pennsylvania.
Firemen's	Chicago	Illinois.

NAME AND LOCATION OF COMPANIES—CONTINUED.

NAME OF COMPANY.	LOCATION.	
	CITY.	STATE.
Firemen's.....	Newark.....	New Jersey.
Firemen's Fund.....	San Francisco.....	California.
Franklin.....	Philadelphia.....	Pennsylvania.
German.....	Freeport.....	Illinois.
German Fire.....	Peoria.....	Illinois.
Germania Fire.....	New York.....	New York.
German American.....	New York.....	New York.
Girard Fire and Marine.....	Philadelphia.....	Pennsylvania.
Glens Falls.....	Glens Falls.....	New York.
Grand Rapids Fire.....	Grand Rapids.....	Michigan.
Greenwich.....	New York.....	New York.
Guardian Assurance—U. S. Branch.....	New York.....	New York.
Hamburg-Bremen Fire—U. S. Branch.....	New York.....	New York.
Hanover Fire.....	New York.....	New York.
Hartford Fire.....	Hartford.....	Connecticut.
Home.....	New York.....	New York.
Imperial Fire—U. S. Branch.....	Boston.....	Massachusetts.
Insurance Company of North America.....	Philadelphia.....	Pennsylvania.
Insurance Company of the State of Pennsylvania.....	Philadelphia.....	Pennsylvania.
Lancashire—U. S. Branch.....	New York.....	New York.
Lion—U. S. Branch.....	Hartford.....	Connecticut.
Liverpool and London and Globe—U. S. Branch.....	New York.....	New York.
London Assurance Corporation—U. S. Branch.....	New York.....	New York.
London and Lancashire Fire—U. S. Branch.....	Chicago.....	Illinois.
Manchester Fire Assurance—U. S. Branch.....	Chicago.....	Illinois.
Manufacturers and Merchants.....	Pittsburg.....	Pennsylvania.
Mechanics.....	Philadelphia.....	Pennsylvania.
Mercantile Fire and Marine.....	Boston.....	Massachusetts.
Merchants.....	Newark.....	New Jersey.
Merchants.....	Providence.....	Rhode Island.
Michigan Fire and Marine.....	Detroit.....	Michigan.
Milwaukee Mechanics.....	Milwaukee.....	Wisconsin.
Minnesota Fire.....	Minneapolis.....	Minnesota.
National Fire.....	Hartford.....	Connecticut.
Newark Fire.....	Newark.....	New Jersey.
New Hampshire Fire.....	Manchester.....	New Hampshire.
Niagara Fire.....	New York.....	New York.
Northern Assurance—U. S. Branch.....	New York.....	New York.
North British and Mercantile—U. S. Branch.....	New York.....	New York.
Northwestern National.....	Milwaukee.....	Wisconsin.
Norwich Union—U. S. Branch.....	New York.....	New York.
Orient.....	Hartford.....	Connecticut.
Pacific Fire.....	New York.....	New York.
Palatine—U. S. Branch.....	New York.....	New York.
Pennsylvania Fire.....	Philadelphia.....	Pennsylvania.
Phoenix.....	Brooklyn.....	New York.
Phoenix.....	Hartford.....	Connecticut.
Phoenix Assurance—U. S. Branch.....	New York.....	New York.
Providence Washington.....	Providence.....	Rhode Island.
Prussian National—U. S. Branch.....	Chicago.....	Illinois.
Queen Insurance Company of America.....	New York.....	New York.
Reliance.....	Philadelphia.....	Pennsylvania.
Rochester German.....	Rochester.....	New York.
Rockford.....	Rockford.....	Illinois.
Royal—U. S. Branch.....	Chicago.....	Illinois.
Saint Paul Fire and Marine.....	St. Paul.....	Minnesota.
Scottish Union and National—U. S. Branch.....	Hartford.....	Connecticut.
Security.....	New Haven.....	Connecticut.
Springfield Fire and Marine.....	Springfield.....	Massachusetts.
Sun Insurance Office—U. S. Branch.....	New York.....	New York.

NAME AND LOCATION OF COMPANIES—CONTINUED.

NAME OF COMPANY.	LOCATION.	
	CITY.	STATE.
Traders.....	Chicago.....	Illinois.
Union.....	Philadelphia.....	Pennsylvania.
Union Assurance Society—U. S. Branch.....	New York.....	New York.
United States Fire.....	New York.....	New York.
Westchester Fire.....	New York.....	New York.
Western Assurance.....	Toronto.....	Canada.
Williamsburg City Fire.....	Brooklyn.....	New York.
LIFE.		
Atlas.....	Hartford.....	Connecticut.
Commercial Alliance Life.....	New York.....	New York.
Connecticut General.....	Hartford.....	Connecticut.
Connecticut Mutual.....	Hartford.....	Connecticut.
Equitable.....	Des Moines.....	Iowa.
Equitable.....	New York.....	New York.
Germania.....	New York.....	New York.
Home.....	Brooklyn.....	New York.
Iowa Life.....	Sioux City.....	Iowa.
Manhattan.....	New York.....	New York.
Massachusetts Mutual.....	Springfield.....	Massachusetts.
Metropolitan Life.....	New York.....	New York.
Michigan Mutual.....	Detroit.....	Michigan.
Mutual.....	New York.....	New York.
Mutual Benefit.....	Newark.....	New Jersey.
National.....	Montpelier.....	Vermont.
New York.....	New York.....	New York.
Northwestern Mutual.....	Milwaukee.....	Wisconsin.
Pacific Mutual.....	San Francisco.....	California.
Penn Mutual.....	Philadelphia.....	Pennsylvania.
Phoenix Mutual.....	Hartford.....	Connecticut.
Provident Life and Trust.....	Philadelphia.....	Pennsylvania.
Provident Savings Life.....	New York.....	New York.
Prudential Insurance Company of America.....	Newark.....	New Jersey.
Register Life and Annuity.....	Davenport.....	Iowa.
Royal Union Mutual.....	Des Moines.....	Iowa.
Travelers.....	Hartford.....	Connecticut.
Union Central.....	Cincinnati.....	Ohio.
Union Mutual.....	Portland.....	Maine.
United States.....	New York.....	New York.
United States Industrial.....	Newark.....	New Jersey.
Washington.....	New York.....	New York.
ACCIDENT.		
Standard Life and Accident.....	Detroit.....	Michigan.
Travelers Life and Accident.....	Hartford.....	Connecticut.
CASUALTY.		
Employers Liability Assur. Corp.—U. S. Branch.....	Boston.....	Massachusetts.
Fidelity and Casualty Company.....	New York.....	New York.
Hartford Steam Boiler Inspection and Insurance Co.....	Hartford.....	Connecticut.
Lloyd's Plate Glass.....	New York.....	New York.
Metropolitan Plate Glass.....	New York.....	New York.
New Jersey Plate Glass.....	Newark.....	New Jersey.
New York Plate Glass.....	New York.....	New York.
FIDELITY.		
American Surety.....	New York.....	New York.
Guarantee Company of North America.....	Montreal.....	Canada.
National Surety Company.....	Kansas City.....	Missouri.

NAME AND LOCATION OF COMPANIES—CONTINUED.

LIVE STOCK.

NAME OF COMPANY.	LOCATION.	
	CITY.	STATE.
Northwestern Live Stock	Des Moines.	Iowa.

LIFE ASSESSMENT ASSOCIATIONS.

Bankers Life Association	Des Moines.	Iowa.
Bankers Alliance of California	Los Angeles.	California.
Citizens Life Association	Cherokee.	Iowa.
Connecticut Indemnity Association	Waterbury.	Connecticut.
Covenant Mutual Benefit Association	Galesburg.	Illinois.
Des Moines Life Association	Des Moines.	Iowa.
Economic Life Association	Clinton.	Iowa.
Equitable Mutual Life Association	Waterloo.	Iowa.
Federal Life Association	Davenport.	Iowa.
Fidelity Mutual Life Association	Philadelphia.	Pennsylvania.
German American Mutual Life Association	Burlington.	Iowa.
Guaranty Fund Life Association	Council Bluffs.	Iowa.
Grand Lodge A. O. U. W. of Iowa	Waterloo.	Iowa.
Hartford Life and Annuity	Hartford.	Connecticut.
Iowa Life and Endowment Association	Oskaloosa.	Iowa.
Iowa Masons Benevolent Association	Oskaloosa.	Iowa.
Iowa Mutual Benefit Association	Toledo.	Iowa.
Masonic Aid Association of Dakota	Yankton.	South Dakota.
Masons and Odd Fellows Union Aid Association	Manchester.	Iowa.
Massachusetts Benefit Association	Boston.	Massachusetts.
Minnesota Scandinavian Relief Association	Red Wing.	Minnesota.
Mutual Reserve Fund Life Association	New York.	New York.
National Benevolent Association	Minneapolis.	Minnesota.
National Life Maturity Association	Washington.	Dist. Columbia.
Northern Fraternal Insurance Association	Marshalltown.	Iowa.
Northwestern Life Association	Minneapolis.	Minnesota.
Northwestern Masonic Aid Association	Chicago.	Illinois.
Odd Fellows Annuity Association	Des Moines.	Iowa.
Odd Fellows Mutual Aid and Accident Association	Piqua.	Ohio.
Scandinavian Mutual Aid Association	Galesburg.	Illinois.
Security Life Association	Clinton.	Iowa.
Southwestern Mutual Life Association	Marshalltown.	Iowa.
United States Masonic Benevolent Association	Council Bluffs.	Iowa.

ACCIDENT ASSESSMENT ASSOCIATIONS.

American Masonic Accident Association	Minneapolis.	Minnesota.
American Mutual Accident Association	Oshkosh.	Wisconsin.
Bankers Accident Insurance Company	Des Moines.	Iowa.
Iowa Mutual Accident Insurance Company	Nora Springs.	Iowa.
Metropolitan Accident Association	Chicago.	Illinois.
National Accident Society	New York.	New York.
National Masonic Accident Association	Des Moines.	Iowa.
Railway Officials and Employees Accident Association	Indianapolis.	Indiana.
Underwriters Mutual Accident Association	Des Moines.	Iowa.
United States Mutual Accident Association	New York.	New York.
Western Accident Association	Marshalltown.	Iowa.
Woodmen Accident Association	Lincoln.	Nebraska.

LIVE STOCK ASSESSMENT ASSOCIATIONS.

Farmers Mutual Live Stock Insurance Association	Des Moines.	Iowa.
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INDEX.

	PAGE
LETTER OF TRANSMITTAL	III
GENERAL REMARKS	V
LAWS	XI
ABSTRACTS FROM IOWA FIRE COMPANIES' ANNUAL REPORTS	I-53
Anchor Mutual	3
Capital	4
Council Bluffs	9
Des Moines	13
Dubuque Fire and Marine	16
Farmers	20
Fidelity	22
German Mutual	24
Hawkeye	26
Iowa Fire	30
Iowa State	32
Key City	35
Merchants and Bankers	38
Merchants and Manufacturers	40
Mill Owners Mutual	43
Security Fire	45
State	48
Underwriters Mutual	51
STATISTICAL TABLES—FIRE	53-91
Table No. I.—Business of Iowa Co-operative companies for 1893	56-67
Table No. II.—Business done in Iowa (other than life)	68-73
Table No. III.—Condition and business of companies operating in Iowa (other than life)	74-79
Table No. IV.—Classification of gross assets of companies operating in Iowa (other than life)	80-85
Table No. V.—Classification of gross liabilities of companies operating in Iowa (other than life)	86-91
ABSTRACTS FROM IOWA LIFE COMPANIES' ANNUAL REPORTS	93-111
Equitable	95
Life Indemnity and Investment	100
Register Life and Annuity	104
Royal Union Mutual	108
STATISTICAL TABLES	113-121
Table No. I.—Iowa business for 1893	114-115
Table No. II.—Condition and business of all companies operating in Iowa	116-117
Table No. III.—Policies issued and terminated	118-121
ABSTRACTS FROM MUTUAL BENEFIT ASSOCIATION ANNUAL STATEMENTS	123
American Masonic Accident Association	123
American Mutual Accident Association	126
Ancient Order of United Workmen of Iowa	129

	PAGE
ABSTRACTS, ETC.—Continued.	
Bankers Life Association.....	132
Bankers Accident Insurance Company.....	135
Bankers Alliance of California.....	138
Citizens Life Association.....	141
Connecticut Indemnity Association.....	144
Covenant Mutual Benefit Association.....	147
Des Moines Life Association.....	151
Economic Life Association.....	154
Equitable Mutual Life and Endowment Association.....	156
Farmers Mutual Life Stock Insurance Association.....	160
Federal Life Association.....	162
Fidelity Mutual Life Association.....	166
German American Mutual Life Association.....	169
Guarantee Fund Life Association.....	172
Hartford Life and Annuity Insurance Company.....	175
Iowa Life and Endowment Association.....	178
Iowa Masonic Benevolent Association.....	181
Iowa Mutual Benefit Association.....	184
Masonic Aid Association of Dakota.....	188
Masons and Odd Fellows Union Aid Association.....	191
Massachusetts Benefit Life Association.....	194
Metropolitan Accident Association.....	197
Minnesota Scandinavian Relief Association.....	199
Mutual Reserve Fund Life Association.....	203
National Accident Society.....	207
National Benevolent Association.....	210
National Masonic Accident Association.....	213
National Life Maturity Insurance Company.....	216
Northern Fraternal Insurance Association.....	219
Northwestern Life Association.....	222
Northwestern Masonic Aid Association.....	225
Odd Fellows Annuity Association.....	228
Odd Fellows Mutual Aid and Accident Association.....	231
Railway Officials and Employees Accident Association.....	234
Scandinavian Mutual Aid Association.....	237
Security Life Association.....	240
Southwestern Mutual Life Association.....	243
United States Masonic Benevolent Association.....	246
United States Mutual Accident Association.....	249
Western Accident Association.....	253
Woodmen Accident Association.....	256
COMPANIES AUTHORIZED FOR CURRENT YEAR.....	259